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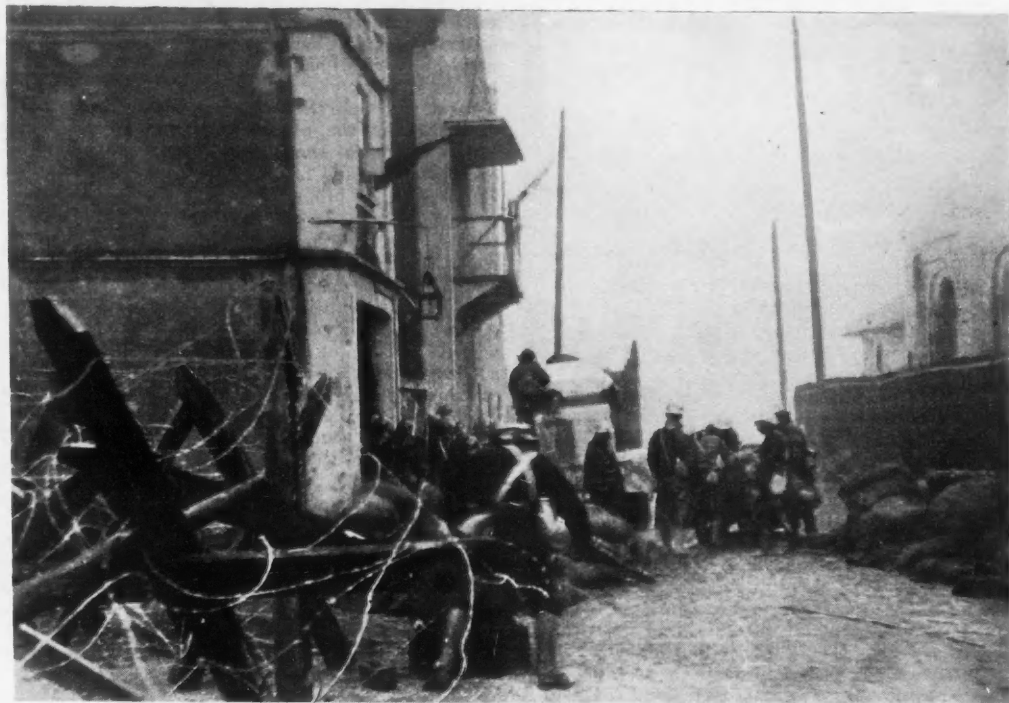
TORONTO, CANADA, MARCH 5, 1932

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IS INADEQUATE CREDIT THE ONLY CULPRIT?

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Page 25— The Spring Motor Show



WAR ON THE FAR EASTERN FRONT—THE ASSAULT ON SHANGHAI

The actual burning of the city of Shanghai after the Japanese had launched a severe aerial and artillery bombardment on the city. Japanese marines are shown advancing to take up their new positions as their heavy guns and bombs force the defending forces to take shelter.

With the city masked in a cloud of smoke from the smouldering ruins of the conflagrations caused by the Japanese aerial attacks, Japanese marines barricaded behind barbed-wire entanglements and sand bags carry on their attack on the Chinese section of Shanghai.

THE FRONT PAGE

THERE has recently been published a volume which is certain to become the subject of much discussion for months to come among many classes of the community, especially federal and provincial medical

Status of Nursing in Canada

associations, social service bodies and authorities on public finance, municipal and otherwise. It is a "Survey of Nursing Education in Canada", by Prof. G. M. Weir, head of the Department of Education at the University of British Columbia. The necessity of such a Survey was agreed upon by a joint committee of the Canadian Medical Association and the Canadian Nurses' Association as early as 1927. Finally Prof. Weir was selected as an investigator, in every way equipped to undertake the task and the university in question consented to release him for two years. His enquiry began on Nov. 1st, 1929 and ended on July 31st, 1931, and in preparing his report he enjoyed the co-operation of the faculties of all Canadian universities engaged in medical teaching, all leading hospital staffs, all medical and nursing associations as well as many individual authorities. The report, covering every conceivable phase of the situation, extends to nearly 600 octavo pages, is divided into 25 chapters and contains approximately 200 recommendations. While countless questions are dealt with, Prof. Weir states that the primary one of which a solution was sought was "How shall the economic gap between the patient of moderate means and the qualified nurse be bridged to their mutual advantage?"

It should be said that though the survey was undertaken in part at the behest of the Canadian Medical Association, its conclusions have not yet been accepted or approved by that body, nor can they be until its annual convention is held next summer. But the Survey must be regarded as a remarkably complete achievement in view of the territory covered and the extraordinary diversity of communal and medical problems in a country so varied as Canada, embracing large cities, vast agricultural areas and distant outposts in which the question of nursing is equally urgent.

MANY of Prof. Weir's recommendations are extremely radical, and some of them, it appears to us, suitable for local rather than general application. The more important are based on the principles of State Socialism. From the public standpoint the three concluding chapters are the most important, dealing as they do with "Comparative Costs", "The State and Public Health" and "Control and Supervision".

With regard to costs Prof. Weir suggests that hospitals with training schools should budget separately for the latter, and more uniform methods of cost accounting should be adopted by hospitals throughout Canada. Satisfactory guarantees of adequate nursing education should be provided, and the State, he holds, should pay the net cost of educating student nurses in approved training schools.

With regard to the "State and Public Health" Prof. Weir recommends state assistance in the payment of medical as well as nursing instructors, and the adoption of a plan for the Socialization of Nursing and other health services, subject to certain checks in which private ability to pay would be a consideration, and the avoidance so far as possible of "bureaucratic control". The final chapter deals with "Control and Supervision" under a system of Socialized Nursing. He considers compulsory registration

and continuous employment on regular salaries essential, and believes State Health Insurance along broad lines should be adopted by all provinces. A Dominion Registered Nursing Service under the control of a Federated Nursing Council is recommended with nursing internships as an integral factor. Should provinces be unwilling to adopt such a system, he recommends that municipalities be permitted to take over control of nursing services on a salary basis similar to that now in force with regard to school teachers. He holds that while such a system has possible defects it would, especially in populous and well organized centres, effect a distinct improvement over present conditions.

It is impossible to touch upon many scores of other recommendations with regard to nursing education and regulating of the supply of nurses. Incidentally he advocates a reduction in the number of existing training schools, which would eliminate such activities in a number of hospitals of high standing. This plan is presented as a remedy for the admitted existence of more graduate nurses than the country is able to constantly employ, and he favors cutting the national "output" by approximately one-third. Prof. Weir's suggestions are in some respects so revolutionary that they are certain to excite controversy; but there is no question of the seriousness of his endeavor to grapple with a great problem with breadth of outlook and minute, comprehensive detail.

ONE of the most important measures before the Ontario Legislature is one to bestow on professional engineers actual status of the kind enjoyed by other professions like medicine, accountancy, law and dentistry. This act will bring Ontario into line with all the other leading provinces of Canada, which already have statutes aimed to protect both the public and the profession against impostors calling themselves engineers.

Engineers Bill Before Legislature

At present in this province there is an Association of Professional Engineers, and no individual can advertise himself as a member of that body unless he actually is one. But that is as far as it goes. Anyone who chooses to call himself an "Engineer", and impute to himself scientific training in the manifold branches of that profession is at liberty to do so, even though his experience may have been limited to handling a pair of shears in a barber shop.

A false impression has been circulated that this is "class" legislation exclusively in the interest of the scientifically trained engineers themselves, who it is alleged wish to create a "close corporation". In reality the measure is a necessary and most important step toward protecting the public. Scientific engineering enters into so many phases of modern life that the financial interest of the public in the establishment of proper standards runs into billions of dollars. The anomalies of the situation which the bill proposes to reform are curious. Any corporation which issued a statement purporting to be signed by a chartered accountant, when the signatory was not actually such, would be subject to severe penalties. But the same corporation may issue a statement purporting to be signed by a qualified engineer, even though the alleged engineer is only an office boy. To bring the situation down to realities, let us recall the prosecution of the

mining brokers some time ago. Any one of those firms, had it chosen to do so, could have attached the name of one of its clerks to a mining prospectus as an "Engineer", without incurring the rigors of the law.

Among the multitude of different types of industrial enterprises which employ scientifically trained engineers, only one, the mining industry, has raised its voice against the bill. The motives which lie back of this opposition, which seems to be very well organized, are difficult to fathom. If any industry in this country needs to take a stand which will inspire public confidence, it is the mining industry. Opposition is probably based on a few insignificant factors which have little to do with the high ethical importance of the proposed statute, objections which might easily be taken account of in committee. Determined opposition to the main provisions of the bill must inevitably lead the public to draw sinister conclusions.

TWO beautiful winter spectacles have recently been seen in Canada. One was the annual carnival of the Toronto Skating Club; the other the "Follies" of the Minto Skating Club, Ottawa. Noted international champions who had previously

Amateur Stars are Expensive

figured in the Olympic contests at Lake Placid, N.Y., were seen and applauded at both events, but one of the most brilliant, Sonja Henie, the Swedish virtuoso of the ice, was conspicuously absent. As she had been advertised for the Ottawa event, her non-appearance naturally excited comment. D. F. Cruikshank, president of the Minto Club, in a statement to the press said that her engagement was cancelled because her father asked the sum of \$1,500 "expenses" for two appearances. Two years ago the Minto Club paid \$965 for the expenses of herself and her numerous family and was willing to go as high as \$1,000 this year but no higher. It is said that the Toronto Skating Club had previously turned down a proposition that she receive \$2,000 for "expenses" for coming to Toronto for two nights.

In both cases the ground was taken that, despite Miss Henie's unquestionable box office value, it would be unfair to other amateur skaters of international fame who were appearing to pay such large sums to this particular star. Obviously so-called amateurism comes high, and it is difficult to discover where the distinction between Sonja Henie and the avowed professional comes in. Had Miss Henie been willing to ask her fees frankly as a professional, all would have been well and she would undoubtedly have been worth the money she asked. But skating clubs naturally balk at "expense accounts" that run to \$1,000 a night.

While on the subject of the beautiful, spectacular skating events, now so deservedly popular, it is our painful duty to record the fact that there are quite a number of putridly-minded persons in this community. On the cover of its March issue, *The Canadian Home Journal* published a brilliant picture of a graceful skater in action, clad in red jacket, skirt and trunks, the garb of many professionals in indoor contests. The girl was shown in a graceful swooping evolution with one heel high in the air. Incredible as it may seem, a score or more of letters have been received by the magazine in question denouncing this picture as "disgusting" and "indecent". What the

emotions of such persons would be if they attended an actual exhibition of professional skating we can only surmise. Obviously they are too good for the actual contacts of life, and a psychiatric hospital might be a suitable place for them.

ATTENTION is called to an article by Mr. George Gilbert in the "Concerning Insurance" department of this issue, on the growing tendency among the executives of large Canadian industries to forget their own "Made-in-Canada" slogan when placing fire insurance.

Buying Insurance Abroad

Mr. Gilbert cites instance after instance where such concerns, in order to effect a small saving of \$100 or \$200, place their insurance with unlicensed United States concerns, to the neglect of licensed companies which make large contributions to Canada's revenue and assist Canadian trade and employment in various ways. It seems absolutely inconsistent with their familiar economic arguments that manufacturers who demand and enjoy high protective tariffs reject the old doctrine that what is sauce for the goose is sauce for the gander when it comes to placing insurance. Unlicensed United States concerns are able to undersell licensed companies established in Canada, for the simple reason that they contribute little or nothing to the national revenues. Moreover in times like these when government policies are being directed toward reducing unnecessary drains of money from this country, sending insurance premiums out of the country is shortsighted—to put it mildly. United States companies who take out their licenses in Canada and maintain staffs here are in an entirely different category from the type of unlicensed concerns to which Mr. Gilbert alludes, and no reflection on them could hold water. But "Buy Your Insurance in Canada" is a slogan that should be heeded by those who profit by the motto, "Buy Canadian Goods".

THERE is dire anxiety in the province of British Columbia over the possible fate of its University, presided over by one of the most noted of Canadian educationalists, Dr. Leonard Klinek. Last year in response to the demand for economies the salaries of the staff were cut pretty drastically and recently the Minister of Education, Hon. Mr. Hinchcliffe, announced that the annual grant to the institution would be reduced 50 per cent. Since the remuneration of lecturers and professors is down to what must be regarded as the irreducible minimum, if their services are to be retained at all, the only way in which the University can survive under these conditions is to eliminate certain departments and dismiss their staffs.

British Columbia's University

The University, organized on modern lines, holds a high status among similar institutions on this continent, and certain sections of its curriculum bear an intimate scientific relation to the industries and natural resources of British Columbia. It is also the leading public institution of the City of Vancouver, which is naturally much concerned. The situation is also a serious one for students who have partially completed their courses and who may have to go elsewhere to obtain instruction in subjects in which they are specializing. They are also faced with the danger that the degrees of the institution may be depreciated in value elsewhere.

"FARTHEST SOUTH" IN CANADA'S DOMAIN

Pelee Island on Lake Erie the Dominion's Ultima Thule—Scene of a "Patriot's Rebellion" of 1838—A Little Land of Vineyards

By RAYMOND KNISTER



"The Cliff". Trees growing out of rocks, Pelee Island.

THE special quiddity of islands came to me before Pelee Island appeared to sight, even before the Essex County shore and Leamington, marked by the tall chimney of the canning factory, had vanished. Most of the passengers were about deck, in the bow, facing the warm September sunlight. In the saloon were only two men. One, a tanned, burly young fellow, lay stretched on a settee beneath a seething blue marine painting. He was talking in loud tones to a weather-beaten laboring man who sat in the midst of the row of chairs toward the bow end of the narrowing room. The latter explained that he wanted to have a look around and see what conditions on the island were. He had heard that they had a big crop of tobacco and were paying five dollars a day for help. Well, some of them, the tall youth agreed cautiously. He began telling how one man had run sleighloads of gasoline in barrels over from Kingsville last winter, hauling them behind a car. Making good money every trip, he had kept on one day too long, the ice had got soft near shore, and he lost his car, though the gasoline barrels were recovered. It transpired that open cars were to be preferred for crossing the ice, regardless of the liberal breezes of Lake Erie; and that there were cracks in the ice, sometimes three or four feet in width, so that you had to carry a pair of stout planks. Into a wider fissure had plunged a car loaded with a whole family, only two winters ago.

Plainly in Pelee Island life there were matters which did not come into consideration in the rest of secure, broad highwayed, Hydro-served Southern Ontario. Enough to make some difference in point of view, if not in character or manners. Out on deck again, I found that even the long wooded shore of Point Pelee to our left was disappearing. We were in the midst of blue water.

Then, and perhaps hence, the miracle. After an hour of voyaging Pelee Island came into view as though our fancy created it. First the north-east side, wooded, with the century-old topless lighthouse on the point, then the main body of the island at the foot of a bay, and a shorter point to the westward. There were woods, a gray unpainted barn or two, and in the center a cluster of houses, a dock, a tall smokestack. It was all quite simple, and strangely quite enchanting. Perfectly still in the level rays of sunlight. I began to understand why it was that islands, an island, have their semipiternal charm. In the midst of blue water you find green woods, the familiar contours of trees, the exhalation of earth.

On the dock was a stocky man with a mail bag, and two or three others. I went below, where three other motorists were starting their cars—all of us surrounded by piles of red clay tiles,—and in my turn backed across the gangplank, crept along to the shore, and started to drive through the village. What was my astonishment when in about one minute I found that there was no village—I had passed through it. An alfalfa field with the hay put up in huge cocks lay on one side of me. On the other, a deep ditch, a drainage canal. I drove on. Fields of tobacco, corn, hay, weedy stubble where wheat or other grain had been harvested a month or two ago. And again, more tobacco. The land was strong and black, almost muck-like, peat-like. The road undoubtedly was the same mud, but it had been gravelled. It seemed to lead straight south into the midst of the island, which I knew to be nine miles in length.

I turned to the left to explore at least the eastern corner, for dusk was coming. Within a mile I came to evidence of the end of land. Another dyke road faced my coupé beyond a narrow, precarious-looking wooden bridge. I crossed this to turn around, but then stopped and walked from the dyke through a brief opening in the bordering trees, to the water's edge. The beach was wide, perhaps fifty yards, smooth yellow sand. This girdle of sand fascinated me, since except for its beaches the whole island proved to be a heavy dark loam. Automobile tracks led north on the hard sand, and I promised myself a trip to the lighthouse and whatever objects might present themselves, in daylight.

There was no manifest sign of hotel or restaurant in the northern village, Scudder, so I shot along to the western shore, where, in Pelee, I had been told that a modern hotel had been erected.

The good gravelled highway lapsed into another of the dyke variety. Mysterious trees and foliage curtailed the lake, which I could hear. On the other side I caught glimpses of low flat land and lights in houses and barns. When after a few miles no village with

street lights and public buildings appeared, I began to wonder how long the island really was. At last came a large square store-front, illuminated within, with two or three cars in the dusk outside. I learned that I had passed practically all of the village, and turned back. Watching carefully, I descried a two-storey house, with lights glimmering on one side, and turned into the lane. I groped my way to the front veranda, saw an unmistakable country-hotel hall, and entered.

Two men sat at a cleared table in the dining-room, talking. One of them rose, and learning my business, sent out a middle-aged woman who promised me dinner. The second man rose, and the first, after seeing him off in a friendly way, went into the kitchen, where he cast loud imprecations upon his patronage. Presently he and the woman came in and sat reading papers at one of the tables. A waitress brought me excellent soup and fish. When the meal was finished I addressed the proprietor, alone by this time:

"I suppose that was bass." I had heard that the bass season was opening on the island and that American sportsmen came long distances for it.

"What's the matter with that fish?" he asked me. "It's the most expensive fish in the world, sturgeon." And when I had paid my dollar, he wanted to know where I was going that night. Elsewhere, I decided suddenly. Somehow my host's manner, ostensibly that of a brisk English sergeant sensible of his own worth among colonials, did not seem promising. I decided to try for a more educative place, and drove, meditating a cigar, back to Scudder.

There was one building with a pool-room sign. Up its high flight of cement steps I climbed. There was a little room with wire-legged tables and chairs, a high counter and an assortment of cigars, tobaccos, peanuts and ice-cream. Talk and the sound of billiard balls came from beyond, then a youngish, tall, aquiline man came, in shirt sleeves, with face bedewed with perspiration, and replied to my request.

"Right here, if you don't mind a room with two beds. Fifty cents a night. That enough? If it isn't we can make it seventy-five."

This matter settled, I asked a grey-moustached man whom I had noticed on the boat if he had lived long on the island, and learned that he had been coming there a good many years. He was a buyer for a tobacco company.

My car, Martin Humphrey said, could be parked under the huge tree beside the pool-room. When I got outside I remembered that the oil was low, and drove across the road to the gasoline station. There seemed to be no public garage on the island. A stocky man with a stubble of white beard waited on me. The "Quick Service" sign was a double entendre; his name was Quick. Two or three cars drove up for gasoline from the darkness. While Mr. Quick went inside for change the customers pumped gasoline up in the glass tank.

Well over sixty years, his entire life, Mr. Quick had lived on Pelee Island. "It is a wonderful place," he declared. "Healthy! Why, the temperature is always seven and eight degrees warmer. Frost comes two to three weeks later than on the mainland. I have ripened cotton balls as big as my head. Raise anything: peaches, nectarines, grapes; they are trying hemp now. This is the greatest cauliflower land that ever lay outdoors; but the factory over to Leamington put up about three thousand barrels of them, and got stocked up. And potatoes . . . three of the white Empire States used to make a peck."

"I suppose that is on the land of the drained marsh I've heard about."

"Yes sir. Do you see that alfalfa field across the road. I can remember as a young man falling out of a hunting boat where that field is now, and nearly getting drowned."

"When was the marsh drained?"

"They started in 1885, and took two years. It cost \$42,000. Since then it has had to be cleaned out twice at a cost of another forty thousand. There was only one pumphouse at first. Now there are four, three run by steam, and one by electricity generated by steam power. They seldom pump more than two months of the year, or after the first of May. But year before last when the marsh at Rond Eau was flooded, was an exception. There is the mark, on that post beside the gasoline stand, a foot above the cement. But the pumps kept ahead of her."

A Dr. John F. Scudder, of Cincinnati, who had travelled in Europe and seen the dykes in Holland, first thought of the drainage project which added five thousand acres to make a total of twelve thousand. Occasionally a car passed, but we might have been standing beside any country road on a dark night. It was the working season; the tobacco harvest was in full swing. In the winter there was more social life, card-parties and dances. There had been a movie house, but it had failed. There were only eight hundred or a thousand people on the island and many were Methodists and Mennonites.

Things were livelier at the pool room. There were a number of tables, all being used, with the traditional green-shaded electric lights above them. The fellows were farm youths, for the most part in working clothes, with a better coat over them as a sign of evening dress. What talk there was, aside from the concerns of the moment, concerned tobacco. One short, fair Hollander told me that he had eighteen acres, partly "on shares". If the price was something around twenty-five cents a pound, he would have about five thousand. He wore overalls, played pool assiduously, and bought a bottle of pop between games. "What are you going to do with all that money?"

"Oh. Pay up some I went behind last year."

In the morning the absolute freshness of the air was a delight. There was a slight mist over the water. The boat coming around from the West Dock gave a whoop, and reached Scudder about seven. The farmers were already in the fields, piling the tobacco-laden staves on the wagons. Driving about a mile east of Scudder, I noticed a flat area of rock. An old log house stood near it. I stopped and approached an ancient bent man carrying a water pail. He talked with a German accent.

The house, he explained, was built of cedar, which never rots. It was over a hundred years old. He was over eighty, and it had been there long before his time. The rebels had occupied it in thirty-eight. Later Dr. Scudder had rented it for two hundred dollars during the drainage activities. Today it is inhabited, and even the well-sweep still used. At the mention of grapes the old man raised his hands.

"Four years I work in the grapes for six tollars a month. Four . . . five tons Catawbas we raise the acre." He shook his head. "Mildew come, they rot. I could rake the grapes off the ground with a rake. Then there was no price—forty tollars a ton for Catawbas, twenty-five for the black."

He had used to make grape wine. "I tell you, if I make vine I haf friends plenty. Lots peoples come see old Schiller if he haf the vine."

My next stop was in a trafficked farm yard, with large house, large barns and other buildings. Mr. Ernest Clutton, a quiet-mannered man, talked willingly as we looked over his crops.

"I wish you could have got a picture of the hemp. It stood about ten feet high. It's been cut a month now, and I'm leaving it to rot on the ground, then when the shredder comes it will thresh away the pulp and the outside, leaving the tough fibre, which can be made into rope and binder twine."

Besides the hemp, which he was confident would provide the islanders with another paying crop, he had fifteen acres of soy beans, of the AK variety developed by the Harrow Experimental Station specially for that extreme southerly portion of Canada. They yielded up to thirty-five bushels to the acre. "They do seem to be a dependable crop, if you can say that of anything that grows. One year I had twenty acres of cauliflowers ready to harvest when a storm came up and blew the black muck into the heads."

Through Scudder I passed again, with its tall smokestack at the pumping station. A couple of miles west I noticed a cottage of stone blocks, the owner of which happened to be near the road and invited me in. The cottage, with a magnificent stone chimney at each side, was about eighty-three years old. The doorsill and the walnut window-frames showed that the walls were three feet thick. Settling into an upholstered chair and hitching his overalls, Mr. Hooper launched into the history of the house, which involved the history of the island.

A certain McCormick who had come from Ireland to fight with Stromberg in the War of Independence, worked his way westward to the lakes, and married Elizabeth Turner, whom by strategy he freed from the Indians. They had kept her three years, calling her "Chestnut Burr" because of her obstinate refusal of suitors. Of their thirteen children, William, the eldest, became the first white owner of Pelee Island, when he bought it, in 1823, for five hundred dollars. At that time Detroit was a scattering of shacks, and so was Windsor. L'Assomption, which later became Sandwich, and Fort Malden, now Amherstburg, were the leading towns of the district.

It wasn't until 1834 that William McCormick moved over to Pelee Island, to provide his eight sons and three daughters with an ancestral estate. The marsh had not been drained then, and there was water one to five feet deep, overrun with heavy growth of wild rice and aquatic grapes, not to mention snakes by the bushel. Horses and hogs ran wild and the winter's pork was laid in with a gun. Cedar and oak and firewood were the cash crops. Some of the red cedar was dead but sound, with no limbs for seventy feet. Great for shipbuilding.

As for hunting, there had been plenty of foxes, raccoons, and muskrats whose houses dotted the marsh. There were no rabbits, squirrels, skunks or quail. Some mallard and wood-duck and geese. The McCormicks brought deer over, which used to swim back to the mainland.

After the death of William McCormick, his son Alexander sold land to outside parties, engaged in a lawsuit with the government which long after his death issued a patent, and built the cottage in which I was sitting, with its servants' quarters below, and its cedar eave troughs and drain pipe which had led to the lake, then a quarter of a mile away. And Captain Jack McCormick, a grandson of William, Mr. Hooper concluded, was the one man on the island I must not miss.

I drove west, but instead of turning south toward Pelee, went north-west, into Sheridan Point. On my left was a vineyard—the only one left—of perhaps thirty acres stretching to the west shore. The grapes



A FAMOUS CANADIAN ACE

A recent portrait of the renowned aviator, Col. Wm. Bishop, V.C., D.S.O., M.C., D.F.C., Croix de guerre, etc. —Photo by Rice, Montreal.



Beach highway on North East corner of Pelee Island.

were ripe and their odor was faint but delicious in the autumn air. On the other side was the old graveyard where Elizabeth Turner, "Chestnut Burr", lay buried. The road turned and became two ruts in a grassy way. Great trees stood about the glade. An upright boiler emitted smoke and a stench of boiling tar. Fishing nets lay spread upon the ground; but, I was told by a young fellow who owned several pond-net outfits, the fish the old-timers told about were not in the lake any more. I also learned that the vast hole nearby was the quarry which Captain Jack had run. Pelee Island limestone had been used for the locks of the Welland Canal, but the industry had languished and ceased many years ago.

At last I came to the grounds of the club. A vast rambling frame structure faced me. On the back veranda sat a stalwart old man, obviously a giant of other days, smoking peacefully. Our talk shifted from his dock, in which the government would not become interested, to a rock a few rods out from shore, Hulda's Rock.

"There is an object of historical interest. It is named for a young Indian girl who flung herself from it into the lake. It seems that back in the time of the French a young blood from France stopped here and lived several years with an Indian princess. He was called back to Quebec to join the forces, and when he did not return, Hulda flung herself from this rock. Yes, there have been a great many interesting things about the island. For instance this club. I've been taking care of it for forty years. It was started by a group of American millionaires, Marshall Field of Chicago, and Lincoln, Abe's son, I think, and others. This was quite a show place in those days. They have everything you could think of. Artificial lights—carbide—hot air heating, a battery of bathrooms, fine furniture. Must have put forty or fifty thousand dollars into it. But the old bunch sold out some years ago, and the new bunch don't come much. A couple of weeks this summer, and only a few of them at that. They might turn up any day now, for a little bass fishing."

Captain McCormick had a rich fund of anecdotes of his days as a sailboat and steamer master, but I wanted particularly to hear of the "Patriot Rebellion" of 1837 which, it is not generally remembered, was furthered by Fenians and others from the American border. In March, 1838, four hundred and fifty of them crossed the ice from Sandusky to Pelee, breathing threats against the McCormicks. Word reached the island through friends, and the McCormick family retreated across the ice to Colchester.

"My grandfather," said Captain Jack, "was such a stout man that the unexpected march in cold weather put him down sick, and he never rightly got over it, and died a couple of years later. Well, Colonel Maitland headed three companies of regulars and one of volunteers, and my uncles, William and David, guided them back. The rebels had started to retreat, and the battle took place on the ice south of the island. As soon as the regulars took off their overcoats and showed the red uniforms, the battle was decided. The rebels lost five men and fifteen prisoners. Our side lost one man and twenty-eight wounded."

"How long were the rebels on the island?" I asked. "Oh, perhaps a week or two. They stayed in our house, some of them. There were other people here, but they didn't bother them greatly. They captured one of my uncles. He was like an eagle, and they were taking no chances with him. I've often heard him tell how they let one of the small boys, about ten years old, water the horses, riding them down to the lake. 'By thunder,' he used to say, 'if they'd given me a chance like that I'd have been five miles out on the ice before they'd have known it. They never would have caught me.' But of course the boy was small."

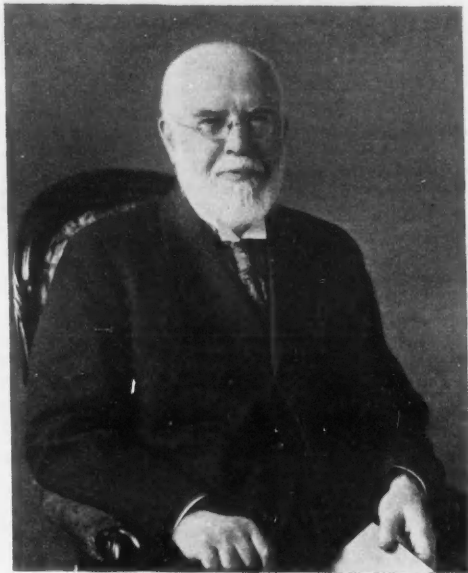
I could have listened willingly all day to Mr. McCormick talking in his vivid and observant way, but I had to go. I can still see him standing on the steps, a rugged oak of a man, seventy-five years old.

Except for the old stone store which had been a winery with deep cellars beneath it, and the ancient cedar log house east of Fish Point, in the south-west, which the rebels had occupied, and the lighthouse of stone, a century old, standing roofless and forgotten among weeds, which I reached by walking a couple of miles on the beach next morning, my visit yielded no more landmarks, and no more interesting talkers about them. But the fascination which the island had cast upon my arrival was not lessened when from the rail of the steamer I saw its shores disappear.

SHANGHAI FOREIGN SETTLEMENT

Recent History of Battle Area—China Aims at Control of Assets Created by Other Powers—Chapei a Nest of Criminals

By W. G. MURPHY



THE LATE WILLIAM SOUTHAM

The most potent figure in the Canadian newspaper field who passed away in his home at Hamilton, Ont., on Feb. 27th in his 89th year. Mr. Southam, a native of Lachine, Quebec, began his career in 1855 as an apprentice on the London Free Press and rose steadily until he became a partner. In 1877 he purchased the Hamilton Spectator and subsequently the firm of William Southam & Sons, acquired control of the Ottawa Citizen, the Winnipeg Tribune, the Calgary Herald, the Edmonton Journal and the Vancouver Province; and in addition conducted the large custom publishing business of the Southam Press at Montreal and Toronto. Though his interests were national the late Mr. Southam was especially identified with the industrial development of Hamilton where his interests were very wide and he was recognized as one of the most public-spirited of Canadian philanthropists.

their own exclusive control and have long been nettled to feel that it is the foreigners and not they who hold this authority. They have been particularly sore that they, until quite recently, have been nothing more than advisers to the council whereas the Japanese are eligible for election as councillors. The lack of these privileges has steadily increased feelings of resentment against foreigners, in particular against the Japanese, who also in their country have long since abolished extra-territoriality. It should be remembered though that the Japanese effected this by satisfactory means coupled with absolute protection to foreigners, whilst resident or trading in Japan, whereas China's idea is that of confiscation without protection or remuneration. So, until China gives ample guarantees of complete security to outsiders within their country, they cannot fairly expect the abolition of extraterritoriality.

It would be well to note that since the incident of May 13th, 1925, in Shanghai, and subsequent acts of maltreatment of foreigners, from consular officials down to ordinary civilians, particularly in the treaty ports of Hankow, Kuikiang and Nanking, the British authorities have consistently shown their desire to help the Chinese help themselves in bringing about a state of Chinese control. With this end in view a number of prominent Chinese gentlemen have been admitted to membership of the Shanghai Municipal Council. The object aimed at is to gradually bring about the change Chinese so much desire and at the same time assure the safety of British nationals trading and residing within the borders of China, as well as equity and justice in arbitrations or court procedures.

The regrettable state of affairs developed recently against the Japanese is probably due to Chinese national antipathy to the unity and strength of Japan in comparison with China's lack of unity and adminis-

trative efficiency; and to the fact that Japan has been most thorough and painstaking in her legal pursuit of her trade throughout China and Manchuria. Japan has developed her industries to meet the requirement of the China market to such extent that to-day her trade in that country is absolutely vital for her economic existence. This China resents in view of her desire to develop industrial enterprises within her own borders. Japan has been supplying much that China needs at keenly competitive prices—this incidentally is rather a sore point with other manufacturing countries interested in the China market. Japan has developed a number of well-run cotton spinning and weaving mills within the district of Shanghai wherein thousands of native Chinese are employed under satisfactory conditions. Unfortunately all these enterprises are now at a standstill.

These estrangements have led from one thing to another, culminating in the much dreaded Chinese boycott of the Japanese and numerous acts of violence against the lives and property of Japanese residents in China. Japan at last decided the time had arrived to settle this matter once and for all and warned the Chinese officials to this effect.

It would be interesting to note that the much discussed district of Chapei is situated right alongside the International Settlement, along which highly disciplined troops of the foreign powers are posted behind the barricades and barbed wire entanglements which afford protection to the international districts. The Chapei district is also a continuation of the Japanese district known as Hongkew, from which the Japanese forces are now operating. It was throughout this section of the International Settlement that maltreatment of Japanese had been increasingly taking place.

CHAPEI has been for years past a regular hotbed for Chinese lawbreakers, armed civilians and such like, who have consistently given the international police, and for that matter the Chinese police authorities as well, a great deal of trouble. It was from this district that most of the kidnappers operated in their raids on families of the Chinese wealthy classes. Many times have the Chinese gentry appealed to the international authorities for protection against these armed villains who make a practice of kidnapping young sons who have been held for considerable ransoms. It might well be conceived therefore that a thorough cleanup of this tough district would be beneficial to the well-being and peace of Shanghai. It must also be considered that time had been given for the law abiding residents of Chapei to get out of harm's way before the Japanese forces opened fire and therefore the stories and rumors circulated regarding Japanese brutalities in shelling this area should be discounted. It is well to note also that within the confines of Chapei are Chinese police and military depots from which both these services are operating under the protection of the district being a residential and civilian one.

The now well-known Woosung forts are situated about 15 miles away from Chapei and lie snugly hidden among the trees and grave mounds at the mouth of the river Whangpoo where it runs into the famous river, Yangtse Kiang, and it is off these forts that Japanese gunboats are operating, though a number are also further up the Whangpoo River, lying off the Kongkew section—a part of the International Settlement.

Foreign residents and property have not been seriously endangered by Japanese activities. The Japanese are extremely well disciplined and would be severely punished by their own officials should they ever be found out of bounds. It is more likely that disturbances of any nature whatever would come from the Chinese forces who would make a point of causing international complications should they be routed out of Chapei. This apparently is the danger of which the white settlements have been most apprehensive.

Those familiar with Shanghai and its history during the past decade hold the view that as soon as the Japanese cleared out the Chapei area and completely routed the Chinese forces defending this district, they would be ready to discuss peace on terms satisfactory to the powers interested in the progress and happiness of the Chinese people themselves.

China will some day be a very good customer to most other manufacturing countries. Its stocks are very low and their requirements large, so that it is easy to conceive the desirability of keeping on terms with both the combatants. Those of us who have known Shanghai in her better times will not easily forget the happy relationships existing between foreigners and native merchants and can still picture the contentment and good nature of the Chinese people who live in the small towns and villages.

POSSIBILITIES

By W. Hastings Webling

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And tourists far from Florida
And other climes may come
To golf with us, much better thus!
And bask beneath our sun.

And by these means, the chances are
It would improve our state,
And help along tremendously
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NATIONAL AFFAIRS

By E. C. BUCHANAN

The Civil Service

OTTAWA'S condition as a government city impresses one wherever one turns these days. The war in China, even the general depression, are matters of secondary interest in the capital city. Everywhere that two or more are gathered together, at receptions, teas, bridge parties, at casual meetings about town, the subject of interest is civil service affairs, particularly the salary cut. It is more enduring as a topic of conversation than any nine days' wonder. And the local newspapers, which ordinarily devote less attention to the affairs of government and parliament than papers hundreds of miles away from Ottawa, have been filling their columns with verbatim reports of debates in the House of Commons on civil service subjects. Political meetings are held ostensibly in the interests of the civil servants.

The civil service has come to the fore under three main headings: the ten per cent. salary reduction for the purpose of a budget balance, the move for a return to patronage, and the Civil Service Commission itself and its pending investigation. Now, a fourth concern is added, namely, the intimation of the Prime Minister that the government, after investigation, proposes to reduce the personnel of the service to something more closely resembling an efficiency basis, being satisfied by surface indications that it is considerably overstaffed. This development of a ministerial alertness regarding the civil service may well merit attention outside of Ottawa, for the service has become a tremendous establishment. As closely as the statisticians can figure, there are 57,565 persons on the government payroll, including cabinet ministers and members of parliament but not including laborers, and they are receiving \$83,728,000 a year in salary and wages. It is from this amount that the budget-balancing reduction is to be made for the next fiscal year. The ten per cent. cut extends throughout the service, the ministry having rejected civil service and opposition proposals that it be graded according to salary scales, with the exception that in the case of those receiving \$1,200 or less the government becomes responsible for the five per cent. contribution out of salary to the superannuation fund, thus making the cut for this class five per cent. instead of ten. The ministry's answer to the grading proposal is that those in the higher salary classes make additional contribution to the state in the income tax.

Economy Never Popular

ECONOMY in public business is, of course, never popular, notwithstanding that opposition speakers' handbooks in every election campaign are largely composed of charges of extravagance on the part of the government of the day, but the attitude of the opposition in parliament to the salary reduction would seem to reflect a feeling that from the public at large it is not likely to meet with much questioning. Mr. King contents himself with advocating that the sacrifice should be imposed on those most highly paid and a catchy suggestion for the closing up of government-houses. Locally, opposition organizations raise their voices in defence of the civil servants and in the next breath canvass the possibility of adding historic Carleton County, now the home of hundreds of civil servants, to the Liberal column in the next election in consequence of the cut. But Mr. Bennett, for one, seems not to be greatly concerned as to whether his course is popular. "If these economies are not popular and do not conduce to the popularity of the administration, we conceive our duty to be far greater than that which is involved in the popularity of a government," he says. His concern—and everything must give place to it—is "to maintain the economic structure of the country and its credit, to enable it to meet its obligations in every part of the world in the terms of the contracts creating them." And the unprecedented economies provided for in the financial estimates, not alone in salaries but in all accounts, are so designed that new taxation "will not be so unreasonable as to shatter the hope and courage of the Canadian people, because there is a limit to what a new people in a new country numbering only about 10,000,000 can stand."

Condition of Service

OF MORE general interest than the salary reduction is the intimation that the administration—in this case as in so many others, the Prime Minister—has had an eye on over-staffing in the service and intends doing something about it. But it is not going to make cuts in personnel without a pattern. First there is to be an investigation. As Mr. Bennett declared in the House of Commons, the civil service in many respects is a splendid body of men and women serving the state faithfully and patriotically. The letter of one woman in the service written to the Prime Minister regarding the salary cut—one letter out of many such—is inspiring. "It is now, and has long been," she wrote, "a cause of deep thankfulness that I have a salary to be cut, and that in these times of stress, when burdens are so great, not only in Canada but throughout the Empire, whose honors and greatness we share and enjoy, that we can share and share gladly in the pinching?" But an investigation will not have to proceed far to establish that there is a great deal of overmanning in the service, a great many people drawing salaries who do little to earn them, many who are not needed at all.

The promised investigation into the matter of overstaffing has no direct connection with the other investigation, ordered by parliament on ministerial motion, by a committee of the Commons, into the administration of the Civil Service Act. This latter investigation covers patronage restoration proposals, the operation of the so-called merit system, the general feeling as to things not being quite as they should be in the administration of the Civil Service Commission branch of the government and all matters touching thereon. In Ottawa a good deal of speculation is going on as to the possible results of this investigation, particularly as regards the commission. It seems to be felt that something is wrong either with the system or with its direction when such conditions as were revealed in the recent criminal trial of charges of racketeering in civil service examinations could obtain. Some drastic remedies are anticipated.

Conference Preparations

WITH the Empire economic conference only four and a half months away, the government has begun, none too soon, to prepare for it. A committee of the cabinet, with the Prime Minister as chairman, has been appointed to take charge of the preparations and permanent officials have been put on the job. In part, preparation takes the form of consultation with various interests—industrial, commercial and other interests—in regard to the possibilities of trade concessions. In this connection the problem is that of seeing where trade can be thrown to Empire countries without too great injury to Canadian interests. What has been accomplished in the last couple of years in the steel trade points the way to some extent. In 1928, American steel interests, strongly entrenched in Canada, virtually had a monopoly of our market for heavy structural steel and Britain supplied only three per cent. of our requirements. Last year Britain supplied twenty-five per cent. This was accomplished by co-operation between British and Canadian interests, assisted by tariff adjustments, the movement being initiated by the British Steel Export Association with the proposal that British interests would withdraw from competition in lighter steel on condition that the Canadian steel industry would assist toward throwing the trade in heavy steel to them.

But it is not alone by means of reciprocal tariff preferences, quotas and other such arrangements that the promotion of Empire trade and Empire economic unity will be sought at the conference. Effort will be made to remove difficult shoals from British trade channels. Thus, the House of Commons—on ministerial motion—has instructed the government to initiate or support at the conference proposals for the stabilization of Empire currencies. Attempts have been made in this direction in times past, but incentive to accomplishment is now increased by the difficulties in the way of trade resulting from the existing exchange situation. The House of Commons direction regarding stabilization of currencies does not call for uniform currency

forms for the Empire, although the desirability of this is recognized and is being advocated in England; it is concerned with the stabilization of exchange values. The Ottawa government is the more deeply interested in this problem because of the heavy loss imposed on this country through the depression of sterling exchange resulting from England's abandonment of the gold standard. The interesting debate in the House of Commons on the subject of stabilization served more to indicate how difficult is the problem involved than to develop a solution of it.

But, like most serious issues, there is a lighter side to this one. Thus, the endeavor of the official opposition to attach a sinister significance to the term, Empire economic unity, as descriptive of an end sought in this stabilization proposal. Mr. King would have us picture the Tories of England and Canada plotting for a tariff wall around the Empire prohibiting all foreign trade, all because the words "Empire economic unity" are incorporated in a proposal for the agenda of the conference.

The Communists

ENEMIES of the administration were gleeful when Mr. Bennett, disregarding custom and precedent, challenged the Woodsworth bill for the benefit of communists as soon as the motion was made for leave to introduce it. Here, they freely boasted, was fine stuff for the Labor vote and the foreign vote: the Labor leader refused

even permission to introduce a bill. The customary procedure is for bills to be introduced and given first reading as a matter of form, opposition being reserved for the motion for second reading. But Mr. Bennett was not disposed to give the Woodsworth measure for the relief of the communists any consideration at all. Doubtless opponents of the administration were right in judging that he played into the hands of particular elements, but certain circumstances may lead the community at large to feel that his attitude was justified. The motion for the Woodsworth bill synchronized with demands on the government and on members of parliament for intervention in behalf of the communists recently sentenced to penitentiary, whose appeal had just been dismissed by the Supreme Court of Ontario. Some of the demands were not quite conventional. When the Prime Minister came into the House of Commons and resisted the introduction of the Woodsworth bill he had just received letters threatening his life. Whether this threat influenced him in his decision to challenge the bill at the outset was not disclosed, but his move clearly was not calculated to encourage the friends of the sentenced communists in the notion that such methods were likely to succeed.

A Paris girl is to marry a man who shot at her with a revolver. This should be a lesson to him not to shoot at people with a revolver. —*Passing Show.*



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NEW YORK LETTER

Theatres — Washington — Chinese Tongs

By JOHN E. WEBBER

THREE new plays, and a return of "The Merry Widow", with Donald Brian in his original role, were the theatre items of the week. The new plays were, "They Don't Mean Any Harm" by A. A. Milne; "The Inside Story" by George Bryant, and "Riddle Me This", by Daniel N. Rubin. "They Don't Mean Any Harm" held a theme, and at times a play, that promised Milne at his best. He plots a situation of heartbreaking sweetness, draws with perfect fidelity his characters, gives us an act of keenest anticipation, then allows everything to grow sticky and finally to cloy in his hands. The title is satirical of the thoughtless cruelty and interfering helpfulness to which a family composed of a meek author (O. P. Heggie), at work on a novel in the evenings, an invalid wife, and their vigorous young daughter, are exposed. He comes to the floor above to suggest to its smart Alecs, oh! so timidly, that their charming revelry is a bit disturbing to literary effort. To them it's all a lark, and in a larkly spirit they turn helpful, assisted in this spirit of helpfulness by a gaitered dean, turned Providence, and a titled surgeon. The dauntless daughter is "placed" in Canada, where such mothers are needed, it

seems, the invalid dies on the operating table, the manuscript is lost, and the little, humdrum family life of tender devotion, destroyed. Who are we to destroy even fertility? it would seem to argue. But the critics heeded not. O. P. Heggie's portrait is perhaps all that will remain of a brilliant promise, given full support in a Charles Hopkins production.

"The Inside Story" is a newspaper man's venture into local crime lore, and one of the most interesting to date. The "big shot" of the story has the bar, bench, big business, mayor and governor in his serpent's coil. When he pulls the strings they dance, or more often quail. An innocent lad who has thwarted his romance is "framed" for a murder, reminiscent of the Rothstein case, with diabolical cunning, and no one from the governor down dares intercept his progress to the chair. How he is saved eventually is another matter and no credit to any of the sworn defenders of the constitution. Not a pretty picture but a faithful one we fear, and skilfully done. Louis Calhern heads the cast of major and minor racketeers, whose powers the play sets forth. A. H. Woods is the producer.

"Riddle Me This" turns another murder hunt into a merry lark, with Frank Craven, a smart police reporter, and Thomas Mitchell, a not-so-smart detective, as the merry larkers. This bantering twain are as humorous a pair of Dromios as the stage has seen in a long time. A new twist has been given to this mystery play, also, by making it a mystery only to those who are called upon to solve it. The audience are in the secret and watch the game of blind-man's-buff as delighted spectators. They see the completed crime as the curtain rises, the dead wife on the floor, the smooth doctor (Charles Richman) carefully arranging alibis, and a trap, as it proves, for the wife's lover. The detective of course falls into the trap, and the lover is on his way to the chair, before the sleuth-reporter, who has fallen for the sister, uncovers the real culprit. By all means put "Riddle Me This" among your first choices among crime plays.

This week we are to have another Guild production, this time an Irish play, first given in Dublin, "The Moon In The Yellow River", with Henry Hull and Claude Rains at the head of an imposing cast: "Child of Manhattan", by Preston Sturges author of "Strictly Dishonorable"; "Marching By", a musical show presented by the Shuberts; and "Park Avenue Ltd." by Deborah Beirne.

ECHOES of the Washington bi-centennial, "the period of tribute and gratitude", according to Mr. Hoover, "begun on his 200th birthday and to continue until Thanksgiving Day", must have crossed the border into Canada, of their own might. Here all other sounds have been drowned in oratory, broadcasts, guns, drums and brass bands, all other vision blurred in pageantry, to awaken the Washington memory and stir the dust of Revolutionary history. The months ahead promise still more. This is a presidential year and Washington is a safe subject. His ideals of liberty will be found to square with every patriot statesman, wet or dry, uttering them, his character appear as the mould of their own. Likenesses, in fact, have already begun to appear in Washington frames. To Governor Roosevelt, for instance, Washington's was "a leadership of infinite patience, of the quiet assembling of discordant elements" . . . "a great and simple gentleman, unafraid". A self-portrait if we know one, and the perfect answer of a "great and simple gentleman, unafraid" to his tumultuous critics. Mr. Hoover, communing at another Valley Forge in the country's history, finds in the anxieties, discouragements, mistrust and calumny of "lesser men", that brought the First President to his knees, the counterpart of his own experiences, and the readily recognizable, "courage without excitement, determination without passion", to meet them. He even objects to the "irrational humanizing" of the original.

Dr. Nicholas Murray Butler has done a little timely editing of Washington history, however, that may be painful to some. It seems that the oft quoted warning against "foreign entanglements and alliances", or whatever it is, was not Washington's at all, but Jefferson's. Another bit of editing, attributed to the anti-saloon League or the W.C.T.U., has also just come to light, with these events. Washington and the "wine cup" have both disappeared from "O Columbia the Gem of the Ocean". The first line of the third verse that once read, "The wine cup, the wine cup come hither" now reads "Old Glory to greet now, come hither". Thus purged, the dregs may now march along to the old refrain, in celebration of the "patriots who brought to the world a new concept of liberty."

AND speaking of that, have you followed the Literary Digest prohibition poll? Of 775,332 ballots counted up to the moment of writing, 625,606, or more than 80%, favor repeal of the Eighteenth Amendment. No wonder Congress is canvassing hopefully for the 145 members necessary to bring a repeal amendment to a vote, over the heads of the Judiciary Committee. No wonder New Jersey republicans, while endorsing Hoover, ask for a repeal plank in the forthcoming convention platform. Mr. Raskob, democratic treasurer and Smith ally, the other day predicted that Mr. Hoover will run on such a platform. This was contradicted by a member of the cabinet, but now a Hoover aid comes forth with the statement that of the 1154 delegates to the republican con-

vention, 680 will be wet. Failing to effect a compromise Mr. Hoover may yet have to make the race in rubbers.

Mr. Raskob may of course have been merely putting the fear of God into the democratic party in advance. With the former Governor, he has been asking for party commitments on the question, for some time, and in the party's hopeless tangle over presidential candidates, may see urgent need now, and a chance, for solidarity on this issue. Judge Seabury, too, has just added to the democratic dilemma by carrying his fight on Tammany, and incidentally on Roosevelt's aspirations, to the nation, by his speech at Cincinnati. "No candidate friendly to Tammany should have the nation's support" was the indirect blow at his former friend. The speech was freely interpreted as a bid for the nomination for himself, but this he denies. A more likely explanation is its promise of support of a candidate outside New York, possibly Newton D. Baker, in whose territory the attack was made. It's a pretty row at best, on which only republicans can look with equanimity.

Meanwhile Mayor James J. Walker, once and only once, mentioned for the vice-presidency, finds the Irish united in their choice of him for Grand Marshall of this year's St. Patrick's Day parade. As the chairman of the annual parade explains it: "We feel that as the son of a fenian he is directly in line with the principles we are trying to carry out. We wanted to show him that the Irish are back of him solidly all along the line."

THROUGH its itinerant citizenry readers of American newspapers have from the first been kept in close proximity to, if not given an agreeable feeling of participation in, troubled Shanghai. Daily eye-witness stories from these venturesome travelers, grown to columns in the correspondent's telling, of dangers escaped, air-raids, battles fought under their windows, Red-Cross rides under fire, befriended refugees, and marines televisioned behind orderly piles of sandbags, with perhaps a civilian the photographer forgot to shoo away, for company, have brought Orient excitement home to every fireside. This week "the war that is not a war", was brought still nearer home by a fund-raising parade of resident Chinese through city streets that neighbor Chinatown. The rival tongs of Hip Sings and On Leongs, united at last, marched behind the ancient dragon, brought out only on rare occasions, and an American brass band. Fantastic costumes and flags of red purple and yellow silk lent Oriental color to the spectacle. Children, members of the Chinese Y.W.C.A., Parent-Teachers Association, Chamber of Commerce, Red Cross, Chinese nurses, and students from Columbia, joined in the procession and sang Chinese songs as well as "My Country 'Tis Of Thee". Little Chinese girls carried the sheet into which coins and bills were tossed. Other little girls passed through the throngs with tin-cups, exchanging paper rosettes for coins. Perhaps the funds collected are for the Canadian airmen reported ready for service in China. We are making unofficial inquiry into this as also into other more substantial co-operation, freely rumored here, for this adventure.

Distinguished arrivals of the week included Sir Thomas Beecham, come to take over the Philharmonic-Symphony for seven concerts, and Gerhart Hauptman.

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MUSIC AND DRAMA

Roland Hayes

By HECTOR CHARLESWORTH

THE wave of public curiosity aroused some years ago by Roland Hayes' racial origin, having subsided, he remains one of the greatest and most satisfying of all recital artists. His tenor voice is still of that delicate and lovely texture which fascinated his hearers in the past; and the emotional and intellectual qualities which make him supreme as a song interpreter are if anything more potent in their appeal. In the early part of his programme at Massey Hall on Feb. 25th his voice seemed a trifle hard in declamatory passages; but as the evening wore on all such flaws disappeared. In fact in his final number, the spiritual "Were You There?", a negro's thoughts on the Crucifixion, his tones had a pure, mysterious tenderness that seemed to surpass in beauty his singing in other years. Apart from his other cardinal merits Mr. Hayes reveals in the highest degree the quality of sincerity essential to the higher order of vocal interpretation.

Moreover, in his accompanist, Percival Parham, Mr. Hayes has an associate who provides almost as much delight as himself. A lovelier touch or finer musical intuitions it would be difficult to imagine. Thus in Beethoven's "Adelaide" which Hayes probably renders more beautifully than any other living singer, the piano accompaniment was equally inspiring and he augmented the charm of every song on the programme.

The versatility of the negro tenor



AGNES SMITH KELSEY

Dramatic soprano and soloist with the Conservatory Choir and the Toronto Symphony Orchestra at the twilight concert at Massey Hall, Tuesday, March 8th.

—Photo by Charles Aylett.

was, as usual, amply demonstrated. In his first group, the old Italian lyric "Tu Lo Sai" by Torelli, was rendered with complete mastery of legato. His Schubert group was fascinating, including "Wohin", in which he is always glorious, and less familiar works like "Die Nebensonnen". The French numbers included his mysterious rendering of the vocal version of Saint Saens' "Danse Macabre", and also Massenet's "La Reve" which the public always demands as an extra number. Distinction was lent to the programme by several little Russian lyrics of unique beauty like Stravinsky's "My Little Pool"; Gliere's "O That Thou Couldst Know"; Taneiev's "The Fountains", and Gretchnaninoff's "The Wounded Birch".

Naturally his rendering of the spirituals of his own people had an inimitable appeal, because no other singer renders them with quite such refinement and sincerity. He sang many more than were announced, including "Every Time I Feel the Spirit", "Feed My Sheep", "Poor Pilgrim" (the latter especially plaintive) and the haunting masterpiece "Were You There?" to which allusion has already been made. To sensitive listeners it was an evening of unalloyed delight.

Sibelius' 2nd Symphony

NOT so many years ago eminent conductors were accustomed to lament the dearth of new symphonies of traditional form and the necessity of constantly repeating familiar works of the 19th century. They were overlooking the activities of at least two living men, Rachmaninoff and Sibelius. Programmes of recent years have shown that the repertoire of symphonic works of the higher order is by no means so limited as was once assumed. But it takes even a very fine symphony a long while to make its way into international recognition. The noble symphony No. 2 in D by Jan Sibelius, given its first performance in Canada by the Toronto Symphony Orchestra on Feb. 23rd, was composed as long ago as 1902. Sibelius will be 67 this year, and until comparatively recently his name was associated in the mind of the public merely with two popular works, "Finlandia" and "Valse Triste", although of later years his recognition has been expanding steadily.

His second symphony is a very beautiful and entralling work, remarkable for the color and freshness of its tonal combinations and thematic development, its abundant inspiration and sustained dignity. Probably no composer can boast of being more truly national, for his entire education and much of his experience has lain within the borders of his native Finland, a country whose population is approximately equal to that of the Province of Ontario. The Symphony in D demands of its interpreters emotional abandon and ability to build up brilliant climaxes. The oboe has always been a favorite instrument with Sibelius and in this work he makes a remarkably colorful use of the brass section, with arresting entrances for the trumpet. Dr. MacMillan's interpretation was notable for its fire and enthusiasm with minute attention to the tricky details that abound in the score. The massive passages with which the symphony concludes were magnificent. He was fortunate in having the virtuoso trumpeter, John Robertson, to lead the brass section. His presence seemed to give an urge to all the wind sections. They acquitted themselves brilliantly while the strings were as usual of noble quality.

The other orchestral episode was a vital and glowing rendering of Beethoven's "Egmont" overture. Jeanne Hesson Pengelly, a young

dramatic soprano with a voice of exceptional beauty, warmth and substance, gave an impressive rendering of the aria "Pace Pace", from Ponchielli's "Gioconda".

Ernest Seitz

ALL Canada is familiar with the superb pianism of Ernest Seitz through recent radio performances, but in the case of the pianoforte especially, radio cannot provide the spiritual electricity (to quote a phrase coined by Maurice Colborne) that the direct contacts of a public recital afford. Emphatically it may be said that Mr. Seitz ranks with the foremost pianists of the younger generation not merely in his own but other lands. If he came to us a comparative stranger this fact would be more fully realized, although it cannot be charged that he has lacked recognition from his fellow countrymen.

His programme at the Eaton Auditorium on Feb. 27th was lengthy, varied and unhackneyed, and he was in splendid form. The dignity and beauty of his touch and phrasing, the lyrical splendor of his tone, and the ease and brilliance of his execution were never more apparent. In the opening Chopin group his fingers "sang" the Fantasia, opus 49, with captivating emotional appeal, and the valse, opus 34, No. 1, was played with enchanting abandon. In his Debussy group the lovely poetic phrasing of "Au Clair de Lune" and the noble bell-like tones of "La Cathedrale engloutie" were contrasted with the crisp, acrid humor of "The Gollivier's Cake Walk".

The most extended work on the programme was Schubert's Sonata, opus 120, rich in flowing melodies of haunting poetic beauty, interpreted in a manner which combined lyrical ease and fluency with thoughtfulness of utterance.

A multitude of fresh and interesting shorter numbers included two very brilliant offerings which revealed to the full Mr. Seitz's remarkable grasp of the dynamics of his instrument. They were Gabriel Faure's Impromptu No. 9 and Constantine Sternberg's Etude, opus 103, both virtuosic numbers of a most exacting character.

ROYAL ALEXANDRA

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Thurs. Mat., Mar. 10—

TWELFTH NIGHT

Thurs. Eve., Mar. 10—KING HENRY THE FOURTH (Part One)

Friday Eve., Mar. 11—

A WINTER'S TALE

Sat. Mat., Mar. 12—AS YOU LIKE IT

Sat. Eve., Mar. 12—THE MERRY WIVES OF WINDSOR

SECOND WEEK

Mon. Eve., Mar. 14—MEASURE FOR MEASURE

Tues. Eve., Mar. 15—A MIDSUMMER-NIGHT'S DREAM

Wed. Mat., Mar. 16—

A WINTER'S TALE

Wed. Eve., Mar. 16—KING HENRY THE FOURTH (Part One)

Thurs. Eve., Mar. 17—

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THE BOOKSHELF

By HAROLD F. SUTTON

Shakespeare

"The Imperial Theme", by G. Wilson Knight; Toronto, Oxford University Press; 367 pages; price \$4.00.

By PELHAM EDGAR

THE approaches to Shakespeare are innumerable. To each critic his own method is a fair concession, though upon a definite understanding that the investigator has sufficient catholicity to recognize virtue in methods that are not his own. And obviously we must reserve the right to evaluate any particular contribution on its own apparent merits.

When Sir E. K. Chambers issues a book we expect a scholarly appraisal of facts, and the discovery of perhaps two or three new ones that bear upon the conditions under which Shakespeare produced his work. We do not expect or receive from him a study of the individual dramas or an appreciation of the poetry they contain, yet we feel that the enlargement of our knowledge is capable of enhancing our aesthetic pleasure. It certainly affords no obstacle.

Mr. Wilson Knight, on the other hand, who concerns himself with the poetry alone, seeks to impress us with the sheer uselessness of all this antiquated lumber. For him it is mere impediment. He is aware that Shakespeare worked from sources. They do not interest him. He knows that he wrote for a particular public. The mentality and the tastes of that public have no bearing upon the result. Shakespeare's theatre, his company connections, his rivals, and his associates—in short all the environmental detail that we have so patiently built up, would appear to be so much labor wasted. For Mr. Knight, Shakespeare is a poet who has brooded deeply upon human life. If we can absorb his vision it is enough. But another difficulty confronts us here. We are told that the men and women of his vision are not such men and women as we know. They never walked the earth, but are sublimations of essential impulses and emotions that reveal no limitations of time or place. Symbolical interpretation therefore is alone capable of revealing them, and as we read Mr. Wilson Knight these magnificent creatures with whom we felt some flesh and blood affinity are reduced to the tenuous proportions of a metaphor. Tolstoy's attack upon Shakespeare is justified if we regard his creations as real characters in a real world. But this is a comparison which, if we follow Mr. Wilson Knight, they will not sustain.

If we can disregard his polemical exclusiveness there is much value to be gained from Mr. Wilson Knight. But we must register a final protest. Shakespeare is one of the half dozen great poets of the world, and he saw as far into the mystery and meaning of life as it is permitted to a mortal to do. But no further; and it is doing him a disservice to credit him with powers he never claimed. In the sonnets it is true that he prated of immortality. But this assertion of the poet's power to preserve a reputation against all the assaults of time was a concession to the transmitted Horatian convention. Shakespeare was too humanly natural and too humorous to set himself upon a pedestal, and the posthumous deification that might gratify the Elysian Victor Hugo wings wide of the mark with him. The world has not seen a more admirable combination of imagination and common sense, of poetic power and practicality, and if we submerge the man of business in the poet to that extent our conception of Shakespeare is lacking in completeness. Burbage at least had an eye to box-office receipts, and if he said one day, "Will, you should try your hand at a revenge play—there is quite a run on them now," why should not Shakespeare produce a better *Hamlet* than the world had seen? There are crudities in his melodramatic source that he does not quite surmount, but it adds to our pleasure to see his tremendous mind at work upon these difficulties, and these are the exciting conditions of creation that Mr. Knight's method would deny us. It is a very wonderful Shakespeare that he presents, but after all a Shakespeare working in a vacuum.

Our complaint then is not with Mr. Knight's lack of totality, for others are as incomplete as he, but with his exclusiveness. What he gives us is probably in the main right and valuable, but to certify



MR. RANDLE AYRTON AS FORD in "The Merry Wives of Windsor", one of the productions of the Stratford-Upon-Avon Festival Company at the Royal Alexandra Theatre next week.

his results we must match intuition with intuition. I feel sure that most of that which he reads into Shakespeare is actually there, though Shakespeare may not have been fully aware of it. When symbols are arbitrary only the poet who employs them can measure their implications. Shakespeare's symbols being natural and spontaneous we are at liberty to read into them all the extensions of significance they may bear. At times one feels that it is not the poet but the critic who is arbitrary, but we cannot go so far as the reviewer in "The Times Literary Supplement" (Middleton Murry?) who asserts that Mr. Knight's interpretation "masks under an appearance of lucidity and universality a completely unfettered subjectivity." For the most part Mr. Knight subordinates himself loyally to what he is entitled to find in the text, and his ingenuity is often as helpful as it is astonishing. Indeed I know of no critic for whom the bare text abstracted from all considerations that lie outside its boundaries is so all sufficient. I asked him when he arrived in Toronto whether he would not miss the great libraries he was accustomed to. I now understand his answer: "A good text is the only library I need." In this answer we may find the source of his strength and weakness.

Coming Events

THE Stratford-upon-Avon Shakespeare Festival Company which appears regularly each summer in the Shakespeare Memorial Theatre at Stratford-upon-Avon, the town of the master dramatist's birth, will come to the Royal Alexandra Theatre next Tuesday evening for an engagement limited to two weeks. The opportunity to see this famous organization is a most unusual one. The company comes to Toronto in its entirety.

Nine Shakespearean plays will be presented. Three of these, "Measure for Measure", "King Lear", and "A Winter's Tale," are new to the repertoire of the organization. The dramas are mounted in a rich and brilliant fashion, with special care for pictorial beauty. They are acted by a company that includes many of the most competent Shakespearean players of the contemporary British stage.

The plays were directed by W. Bridges Adams. His foremost aims are for clear enunciation of the lines, almost instantaneous changes of scene, accuracy to the period in costume and manner, beauty and illusion in scenic display, and fitness to the time and action in musical accompaniment. The foremost dramatic critics of England and North America have credited the organization with complete success in carrying out these ambitious intentions.

The repertoire for the engagement at the Royal Alexandra has been arranged as follows: "King Lear", Tuesday evening; "A Midsummer Night's Dream", Wednesday matinee; "The Taming of the Shrew", Wednesday evening; "Twelfth Night", Thursday matinee; "King Henry the Fourth", (Part One), Thursday evening; "A Winter's Tale", Friday evening; "As You Like It", Saturday matinee, and "The Merry Wives of Windsor", Saturday evening.

"Measure for Measure", a comedy which is rarely acted will begin the second week of the engagement on

Monday evening. Then will follow "A Midsummer Night's Dream", Tuesday evening; "A Winter's Tale", Wednesday matinee; "King Henry the Fourth", (Part One), Wednesday evening; "As You Like It", Thursday evening; "King Lear", Friday evening; "Twelfth Night", Saturday matinee, and "The Taming of the Shrew", Saturday evening.

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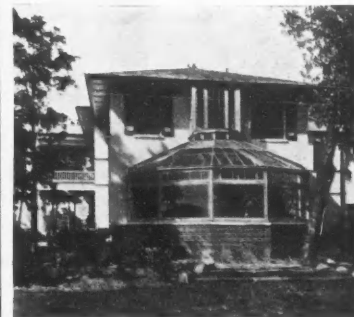
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Still, one must remember that every dollar Europe borrowed was used to purchase thirty cents' worth of American products.—*Publishers Syndicate.*

LONDON LETTER

By P. O'D.

ASTONISHING are the ways of foreign visitors—their manners, their point of view, and the discoveries they make, or fancy they make. But surely one of the most astonishing of the lot is Herr Landau, of the Berliner Zeitung, who has just sent home to his paper a long account of London as the cheapest and gayest capital in Europe. Where in London did Herr Landau get that idea? But then, of course, Herr Landau, as a visitor, knows nothing of the income-tax, and the financial, physical, and psychical effects thereof, which are far from exhilarating. London, explains Herr Landau, is the one great city in the world where the word "depression" is never heard, where the shops are full and buyers eager, and where a man can spend his money with a reasonable chance of getting full value for it. London, in fact, is full of bargains.

"Even in Piccadilly," says Herr Landau, "you can get the best shirts for eight marks, pyjamas for six marks, ties and socks for two marks. Tailored suits are made for 180 marks, and overcoats for 100 marks."

As I have only the vaguest idea how much this represents in real money, I am not so thrilled as perhaps I ought to be by these miracles of cheapness—not so thrilled as Herr Landau, at any rate. And I have an unworthy suspicion that he must have got into the wrong sort of shop, where they sell things cheap out of bins, instead of expensively and exclusively out of little mahogany pigeon-holes, and where the selling is done by the boys of the bourgeoisie, instead of impoverished young earls wearing old-Etonian ties. If he had gone into one of those dignified and swagger little shops—not in Piccadilly, but just off it in Jermyn Street or in one of those other little streets that run down towards St. James's—but then, fortunately for his boost of London as a shopping centre, he obviously did not. And he was pleased with what he bought, which is the main thing.

There are, however, certain blemishes on the iridescent and refulgent surface of London's social aspect, even as viewed by such sympathetic foreign eyes. The prices at hotels are far from cheap, the restaurants are dull, there is nothing to do at night, the "pubs" close at half-past ten, and Sunday is something awful. But then, as Herr Landau ought to know, London is the one place where Londoners never spend Sunday if they can help it. But on the whole the yeas have it—overwhelmingly. London is cheap and London is gay, and the people of London are busy and cheerful, and they don't talk about the depression. Well, perhaps he is right. It may really be that we

are a jolly lot jollier lot than we think we are.

UNFORTUNATELY, the gayety of London, as reflected in the public prints, is about to be seriously diminished by the retirement of Mr. Justice McCordie from the Bench, of which he has since 1916 been an illustrious and somewhat voluble ornament—if an ornament can be so described. He has talked his way into more front-page stories than any other two judges of the day. He is the unofficial successor to Lord Darling, who had the same flair for publicity, except that Judge McCordie doesn't make jokes—which is to be imputed to him for merit. I must confess to an instinctive and unconquerable dislike of jesting judges. Though Lord Darling was an excellent judge, and his decisions were usually very sound—so lawyers aver—his jokes were usually very punk. I aver that all by myself, in spite of the fact that his court was forever being described as rocking with laughter. I guess almost any joke goes over big from the Bench.

Mr Justice McCordie's line was social aphorism. He was in the habit of enlivening his cases with a running commentary on life, ladies, liquor, lingerie, and the law itself, put in the pithy sort of way which made good two-column headings. And he had the luck to get the sort of cases which offered excellent opportunities for social philosophizing. As a barrister—he was a very famous and successful one—he did a great deal of his most lucrative work in the Divorce Courts. And as a judge he seemed to get a very large proportion of cases with a strong feminine interest. In fact, he became known as the "dress disputes judge", on account of the number of cases he had to hear in which socially prominent ladies declined, for one reason or another, to pay their dressmaking or millinery bills. Judge McCordie always came out very strong on such occasions.

"Offer a modern society woman an excellent red-flannel petticoat, and she'll never forgive you," was one of his latest wisecracks.

Another was, "A new hat has three aspects, if well made—it is a treasure, a triumph, and a tonic."

And there were lots of others, and lots better, only I can't remember them. But now, it seems, we are to have no more of them. He is retiring to write books and give lectures—to go on giving lectures, that is. How the ladies will miss him! He was always on their side. Being a bachelor, he could afford to be.

THERE are several things I would like to write about—the British railways, the new milk

combine, the rules for the protection of pedestrians, the withdrawal of the Government subsidy to opera (a typically British gesture of economy, that!), the new clothes for the army, the decision to close Dartmoor down, or blow Dartmoor up, for both have been suggested—all subjects of palpitating and passionate interest, as the reader can readily see. But somehow, it is difficult to close this letter without some reference to the passing of Edgar Wallace.

"England won't seem arf funny without the Queen!" says a character in Noel Coward's new spectacle, "Cavalcade", about the death of Queen Victoria. And Fleet Street won't seem arf funny without Edgar Wallace, without that burly figure bustling purposefully about, without his ten-inch cigarette-holder and his new novel a day (or was it only once a week?). He had the vitality and energy of six men, and now he has been snuffed swiftly out like feeble fellows who smoke their cigarettes close up to their faces, and take years to write their novels—fortunately for the rest of us! And characteristically, he had a new play open the very night the news arrived of his death in Hollywood.

Canadian readers will, perhaps, find it hard to understand what a place he filled in London, this East-End foundling who was adopted by a fish-porter, sold papers on the streets as a boy, worked on the fishing trawlers, was a bricklayer's helper, joined the army as a private, left it to become a reporter, took to dashing off stories of crime, and finally in middle age became famous and wealthy.

He was a typical London product, and London liked him and was proud of him, and told amazing lies about his productivity and his earnings—which were both astonishing enough, in simple truth. A million words a year, he modestly claimed for himself, when giving evidence in the courts about a year ago. It is a record that will take a lot of beating. And he did it all himself—with his dictaphones and his secretaries. He had no ghosts to work for him, as Dumas had.

Probably the secret of London's affection for Edgar Wallace was not so much admiration for his industry and success, as a genuine appreciation of the man himself, his courage and his kindness, his modesty and humor and unfailing good sense. He was poor and he acquired immense wealth. He was humble and unknown, and he made his name familiar the world over, and became the friend of a whole host of distinguished people. And it made no real difference to Wallace. He knew what it was all worth, and what he was worth himself. He had few illusions about life, but he never lost his zest for it. And he got a lot of fun out of it—and incidentally gave a lot of fun in the process. We could more easily have spared some much greater writers.



Toes Straight Ahead

LEFT foot! Right foot! Up hill and down dale—over hard pavements and country roads as well as indoors, they have carried you millions of steps. If you want them to carry you several more millions of steps in comfort, a little time will be well spent considering that marvelous bit of anatomic engineering, your own foot. And those healthy little feet of your children—keep them strong as they are now by giving your boys and girls the right kind of shoes and by teaching them to walk softly like an Indian—with toes straight ahead.

Unless all of the twenty-six bones in the foot are kept in their proper places, the long arch which extends from heel to great toe, or the short arch across the ball of the foot, may weaken, sag or fall. Pain in the foot, leg or other parts of the body will follow pressure of displaced bones against sensitive nerves.

Stubborn cases of headache, backache, continued fatigue, poor circulation, indigestion, unruly nerves, spinal disorders, neuritis, rheumatism or pain often mistaken for kidney trouble may have their origin in the feet. Keep strong and well, neither tilted out of proper position nor cramped by ill-fitting shoes, your foot is a sturdy sup-

port. But even if it has been badly used, a foot specialist may, by prescribing foot exercises or scientifically constructed shoes, restore it to a full measure of usefulness.

Misuse (toes pointed out)
Disuse (lack of exercise)
Abuse (wearing improperly fitted shoes)—

these cause not only temporary foot miseries but also fallen arches and other serious injuries.

Do you stand and put your full weight first on one foot, then on the other when buying new shoes? Your foot is longer when you are standing than when you are sitting.

Shoes should have a straight inner edge and should be large enough to permit the toes to lie flat. And most important—the sole of the shoe, under the ball of your foot, should not round down in the center or bend up at the sides. If it does, the short arch may be forced down and flattened by your weight. Feel the inside of the shoe to make sure that the sole is not lower in the middle than at the sides.

When a foot is unable to carry its load uncomplainingly, knees, hips and spine suffer. A straight body, having good posture, is rarely found above weakened or distorted feet.

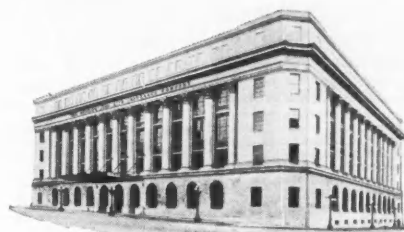
Send for the booklet "Standing Up to Life" which tells how to overcome many foot troubles by means of intelligent corrective foot exercises. Address Booklet Dept. 3-T-32

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THE HISTORY OF THE



THE FIRST CHAPTER

TORONTO of today is the dream of early citizens come true. Away back in the forties a vision was caught of the great pulsing metropolitan area which the years held in store, and plans were laid for the comfort and convenience of future residents.

In 1848 street lighting was a big problem. Out of the investigations and study of a group of forward-looking spirits The Consumers' Gas Company was born.

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Long since gone is the generation which trod the sidewalks of old Toronto and rejoiced in the gas street lamps of the time. But even as the Municipality expanded and flowered into a substantial city, so kept pace the Gas Company, supplying the increasing needs of citizens and industries, and advancing in the goodwill of the community. The era of gas illumination passed, but this great utility has developed into a public servant of endless possibility and established demand.

TODAY—more than 150,000 gas ranges are in active service; seventeen times as many as in 1905. Factories are consuming 50% more gas than five years ago. Mains are being extended miles into the City's suburbs and environs. In 1931 the Company set up a new record in customers and gas consumption.

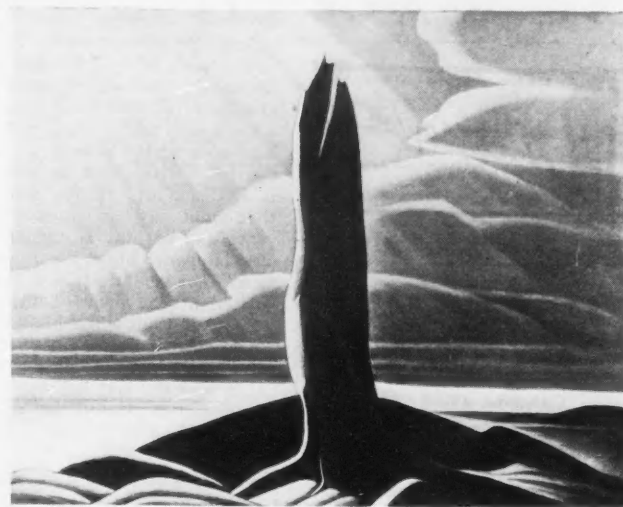
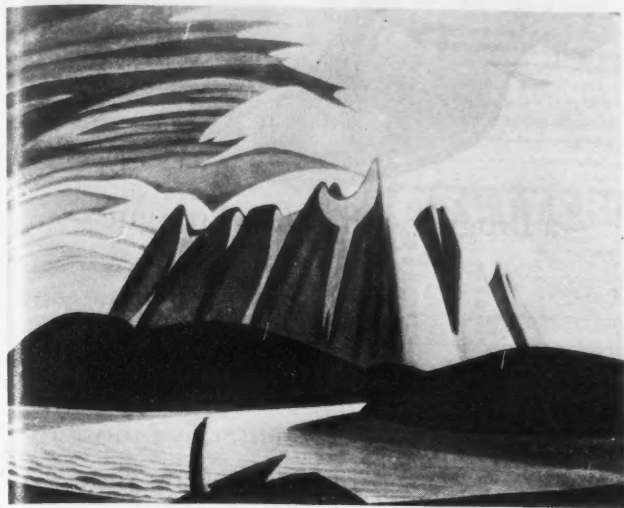
An opportunity of investing in this major public utility will shortly be extended to the public. Your attention is invited to ensuing announcements.

THE CONSUMERS' GAS COMPANY

SATURDAY NIGHT

SOCIETY • TRAVEL • SPORT • HOMES • FASHIONS

TORONTO, CANADA, MARCH 5, 1932



Suppressed Desire

By PENELOPE WISE

NEW inventions create new problems. And the discovery of radio calls for the creation of some emotional equivalent to tearing the machine up by the roots and trampling it into smithereens. This particular solution of the difficulty, though we relinquish it with regret, is obviously out of the question, for the radio is costly, and besides, the same machine that has just given your soul with the 300th repetition of "When I take my Sugar to Tea" (courtesy of the Dudelsackpfeiffer Cheese Company) may bring you the next minute G. K. Chesterton or Iolanthe, or may bear the news from some hospital in the west to a lonely listener in the Arctic circle that mother and son are doing well. And if it is sentimental to be thrilled by that sort of thing,—all right, we are sentimental, that's all, and a tear will steal down this withered cheek any time we happen to listen in on such aerial tidings. Then again, though the radio may carry occasional samples of bawling Billy Sunday evangelism, you can hear far oftener a wise and quiet sermon. But merely to switch off the former is not enough. There is a scar on your being that calls for more radical treatment.

A visitor from Mars (if any Martian were fool enough to leave his safely remote planet) would conclude from a week's stay among us that we had only some two dozen musical compositions extant. I have sometimes gritted my teeth in the determined effort to find out whether I could spend an hour or two at the radio without hearing "Danny Boy", "Trees", and "At Dawning". So far I have been unsuccessful. The best I can hope for is that I shall hear only two out of the three. Though I have listened many hundreds of times to "Danny Boy", I have never been able to find out what it is all about. I gather that she (whether mother, sweetheart, or old nurse) loves him so. What crisis in his affairs calls forth her outburst no singer has ever yet articulated clearly enough for me to discover. But there are moments when I hear that his surname is Deever, and that he is the one they are hanging in the morning.

"Trees" is more acutely exasperating, perhaps because in this case one cannot help hearing the words. The pointless, meandering air starts nowhere and arrives at the same place. It would be as appropriate for a musical setting of the advertisement of a new dentifrice. A tree with a bird's nest in its hair is an unpleasant metaphor, and the line that states that the tree has its lips pressed to earth seems to stand this frowzy lady on her head. Perhaps "intimately lives with rain" is a fine line, but it suggests nothing to me but the week I once spent in a tent. I wish singers could realize the gratitude that would well up in the hearts of the public if this number were banished from their programmes for, say, ten years. Why should we not have the benefit of a musical moratorium occasionally?

To condemn the radio crooner would be as superfluous as to write a slashing attack on mumps, or a scathing indictment of hard times. The thing is too one-sided. But I sometimes think wistfully of the times I have stood at my bedroom window, and hurled an old shoe, or the odd volume of "Gibbon's Decline and Fall of the Roman Empire" at cats on the garden fence that were producing sounds far less offensive to the healthy ear and mind than the sick, weary wailing of some Vadee Ruly. It was brought home—literally brought home—to me the other day how insidious this evil is, when the boy that brings the morning paper crooned "Moonlight and roses bring wonderful memories of you" under my window at 5.45 a.m. I do not think that he intended it as a serenade, for (in order to be sure) I looked the word up in the dictionary, and learned that a serenade is "an entertainment of music performed as a mark of esteem and good-will". As our acquaintance is limited to an occasional springtime encounter, when I am compelled to urge him for Heaven's sake not to walk over the tulips, I do not believe he has any special esteem or good-will towards me. No. It is simply that, like the rest of us, he cannot escape the malign influence, and unless something is done, and done quickly, I anticipate a time when our statesmen and street-cleaners, our teachers and supersalesmen, will go crooning about their day's work. Imagine, I ask you,

Some of the paintings to be included in the exhibition of contemporary Canadian Art, March 5th to April 5th, at the International Art Center of Roerich Museum, New York City. First row, left to right: "Mountains", by Lawren Harris; "On Lake St. Louis", by Sarah Robertson; "From The North Shore, Lake Superior", by Lawren Harris. Second row, "Parry Sound", by A. J. Casson.

some future Minister of Finance, crooning his budget (with surplus choir), amid cheers from the Government benches.

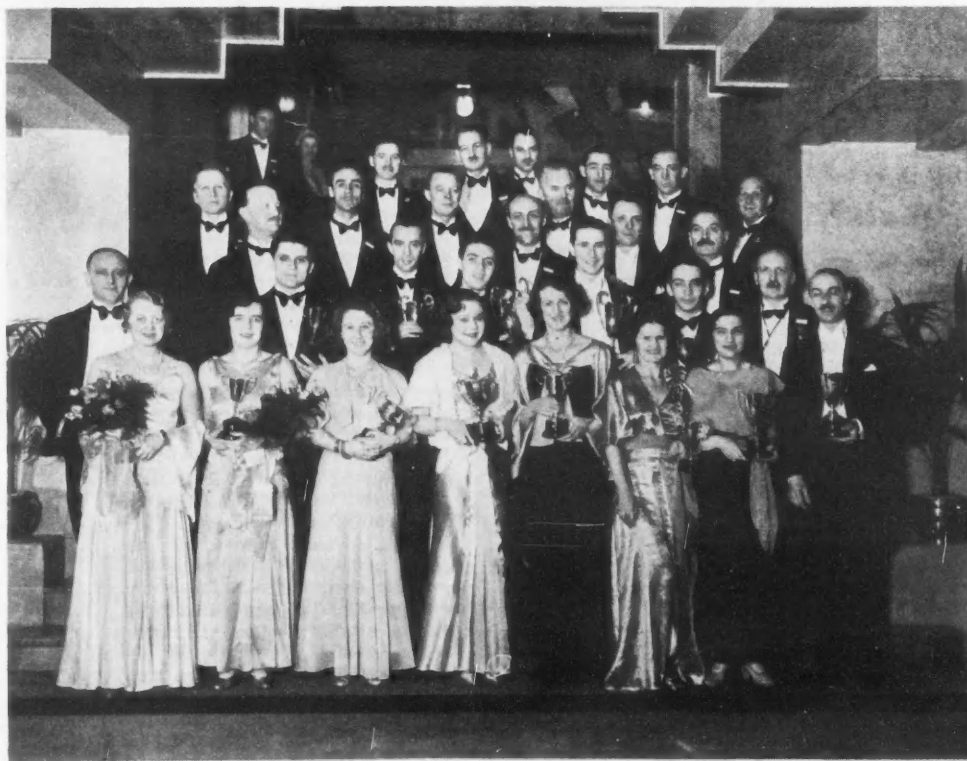
IT IS only fair to say that some of our troubles are due, not to the radio itself, but to its owner. There is, for instance, your host at Bridge who turns on his machine full blast while you play, so that the agony inseparable from wondering what your partner will think you meant by your two-diamond bid, when you meant nothing at all, is intensified by the blare of a marine band, or a duet in which the soprano "taks" the high road and the basso "taks" the low road. There is the sermon-taster, who twirls the Sunday morning dial from Anglican to Baptist, from St. Michael's to the Synagogue, with frightful doctrinal confusion resulting to the involuntary listener.

No poet's imagination ever created a more beautiful conception than the radio embodies; thought and music carried to us on the paths of air; no barrier of sea or mountain, though thousands of miles may lie between the voice and its hearer. And from this lovely miracle there comes "When I Take my Sugar to Tea". Understand me, I should be the last to condemn

the practice of taking one's sugar to tea, and the music has a sort of brisk gaiety about it. It is the damnable iteration that spoils everything. And it must be admitted that too often it is the iteration of all that is commonplace and ugly. I suppose the inventors of printing would have shared our feelings, if they could have foreseen the tabloid that would some day be produced by the device that they hoped would carry light and learning to the world.

But we must take the bad with the good. Though in breathing one may inhale the germs of influenza, it would be unwise for that reason to discontinue the habit of breathing. But we can urge upon the makers of radio programmes that they eliminate numbers from which all interest and value have been squeezed by endless repetition.

In the meantime, I should like to suggest that we sufferers meet and form an association on the lines of the Asthma and Hay Fever Club founded by Henry Ward Beecher and recently revived in New York. The object is not so much reform, for they realize that reform of asthma and hay fever is necessarily slow; they meet for the comfort of commiseration and exchange of experiences.



A group of International fancy and speed skaters, guests of the Montreal Winter Club, who took part in the recent Winter Carnival. Left to right: Front row—Fraulein Olga Organista, Budapest Skating Club; Fraulein Emilie Rotter, Budapest Skating Club; Miss Fritz Burger, Engelmann Skating Rink, Vienna; Miss Sonja Henie, Norwegian Skating Association; Miss Beatrix Loughran, Skating Club of New York; Madame Brunet-Joly, Federation Francaise de Sports D'Hiver; Monsieur Brunet-Joly, Federation Francaise de Sports D'Hiver. Second Row—Herr Sander Szalay, Budapest Skating Club; Herr Laszlo Szollas, Budapest Skating Club; Ernest Baier, Berliner Eislauf-Verein; Karl Schaefer, Engelmann Skating Rink, Vienna; Mr. Montgomery Wilson, Toronto Skating Club; Sherwin C. Badger, Skating Club of New York; Mr. O. R. Sharp, President, Winter Club. Third Row—Mr. W. Jakobsson, Judge, Finland; Mr. Yeguar Bryn, Judge, Norway; Mr. Norman Gregory, Starter; Mr. N. M. Scott, Judge, Canada; Mr. J. C. McDougall, Chairman; Mr. H. J. Clark, Judge, Great Britain; Mr. George Torchon, Judge, France; Dr. Eugen Minich, Judge, Hungary; Mr. Joel Liberman, Judge, United States. Top Row—Mr. K. Crerry; Mr. W. H. Wilton, C. A. Official Scorer; Mr. Hans Grunauer, Judge, Austria.

—Photo by Associated Screen News.

The Passing Show

By HAL FRANK

This then is the accomplishment of all the peace movements since the end of the Great War; that if a war is waged, it shall at least be called by another name.

The outlawing of war seems to have had the same moral effect as the outlawing of liquor.

Morton Downey makes \$8,000 per week and Kate Smith makes \$10,000 per week. Prosperity would seem to be just around the crooner.

The first returns in the Literary Digest's poll on prohibition show an overwhelming sentiment in favor of the return of liquor. The question remains to be seen whether the politicians will see the handwriting on the poll.

President Hoover with his unerring sense of the public mind will probably come out on a dry platform.

The book trade is feeling the pinch as painfully as any and the story is told of an author who went into a publisher with the manuscript of a novel. "Sorry," said the publisher, "but I've got a book."

Sensational stories of atrocities in the Far Eastern warfare would seem to indicate that the gallant war correspondents are digging up their 1914-1918 files.

Man's superiority over the animal and insect worlds apparently lies in his inability to work in harmony with his fellows.

Japan's Reply to League Tart.—Newspaper headline.

Surely this is no way to refer to a lady.

Premier Benito Mussolini has written a play. He still cares, however, about who makes his country's laws.

The play, from what we hear, not a bad one at all, deals with Napoleon. "Oh," said N. W. K., on hearing this, "an autobiography."

History, writes in J. W., never repeats itself. It's still the same old history.

Henry Ford is bringing out a new model to combat the depression. Details are lacking, but we understand it carries a projecting mirror for seeing around those corners.

The most regrettable feature of the Shanghai affair is Floyd Gibbons.

Still, there's this to be said for the Hudson Bay Railroad. It won't suffer from motor bus competition.

Japan claims that China is disorganized. This probably was its qualification for membership in the League of Nations.

The careless manner into which marriages are entered, there is small wonder that many of them are unsuccessful. Think of the number of young men and women, for example, who get married without first ascertaining whether the other party plays the same system of bridge.

Scientists report that electrons obey no known law. This is probably the first step in the establishment of the relationship between man and matter.

As far as we have been able to determine, the object of the Disarmament Conference is to agree upon the abolition of obsolete arms of warfare.

The effect of the Reconstruction Finance Corporation is nothing less than inflation but the Americans prefer to call it "reflation", partly because of their fear of financial loss of "face", and partly, no doubt, because of the overwhelming influence of Amos 'n' Andy.

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No,
thank
you,



no "Pink tooth brush"
for me

THOSE who know the facts about "pink tooth brush" know that no matter how harmless it may look, it's not to be trifled with.

"Pink tooth brush" indicates that your gums are weak and flabby—that lack of exercise and stimulation—due to the soft foods we eat—have made them so lazy, tender, and "touchy" that they bleed easily.

It's important to check "pink tooth brush" and to check it now. For once gums are weakened to this point, serious things may happen. Gingivitis, Vincent's disease or pyorrhea may be next. Even sound white teeth may be threatened.

Massage your gums with
IPANA

Dentists advise massage for weak, and tender gums. Massage rouses the dormant tissues, stimulates the sluggish circulation. Hundreds of them advise "massage with Ipana". For zircon, the toning agent in Ipana, invigorates the gums, aids in the massage.

Ipana gives your teeth a sparkling whiteness, your gums a firm and healthy hardness. Use it regularly with massage and there'll be an end to "pink tooth brush".

Made in Canada



BRISTOL-MYERS CO.
1241 Beoit St., Montreal, P. Q.
Kindly send me a trial tube of IPANA TOOTH PASTE. Enclosed is a two cent stamp.

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6

THE SOCIAL WORLD

By ADELE M. GIANELLI

Toronto.

IT WAS the Leap Year dance given by the most desirable young spinsters in Toronto and the girls popped the question . . . the question being, "Who was the beau of the Ball?" Was it Dave, Doug or Don—the three Big D's—or do ladies, too, prefer blondes? I wonder!

Only that clever committee consisting of Mabel Dunlop, Kitty Lockhart Gordon, Eleanor Lyle and Susie Wisner could stage such a successful party . . . it was the high-spot of the season . . . and the boys with their escorts voted it a knock-out. It was something that could only happen once in four years and nothing so amusing has ever happened here! From the moment that the first boy was deposited at the door of the Royal York Golf Club while his feminine escort drove off to park her car, till 4 a.m. when the homeward trek began and the last lad was left on his doorstep, kissed or unknissed who shall say, it was a perfect party.

I heard that the first shock to masculine superiority was the punctuality of the feminine pick-me-ups. They arrived at the boys' houses while yet the finishing touches were being put to the moustaches and flowers most becomingly adjusted. By the time I arrived at the dance—and indeed it was one of the most gallant of compliments that I should be the only *rapporteeuse* invited—the room was swaying with slim black figures gorgeously bouqueted and slightly bewildered by the bevy of beauty filling their programmes.

There was George Hees, that brawny baseball-arm of his so bravely wielded at the Armouries now banded with a wristlet of flowers. And was that Gordy Taylor, brother of Twinkle-toes Taylor, . . . how will he ever explain this to Jack? The two Marx brothers (Ronald and D'Arcy Marks) were contributing to the fun—Ronald played the piano for a supper sing-song, and Jackie May played the popular pet with George Booth when he appeared in a transparent velvet costume and sensational crystal earrings to match the buckles on his high-heeled slippers. He and Eddie Deeks, looking almost sylph-like (although he is at least two hundred-weight) in a blue velvet gown, wore the only costumes—the others contenting themselves in masculine attire, *de rigueur*.

One of the rules printed on the invitation cards read, "Courtship will be instigated by the girls." Did Jack Burns break this on his way out, we wondered as we saw a suspicious streak of mascara on his nose . . . his companion had lovely long eyelashes! A sadder story was told when one, who shall be nameless, enquired the exact meaning of that rule and received the reply, "It means that you go home unknissed."

The pseudo stag-line, called the Hen-line, had a rollicking time. A number of girls having gone "stag", enjoyed the freedom and the cutting-in was fast and furious. Ned Gurney, who was mistaken for Barry Jones, never got through one round . . . neither did Bill Scott Griffin who is *aujourd'hui* chic. Bud Southam with his immaculate coiffure and moustache



ELIZABETH ANN, youngest daughter of Mr. and Mrs. Walter Buckingham, of Guelph, Ont., whose engagement is announced to Mr. Alexander Gibson Osborne, of New York, son of Mrs. W. W. Osborne and the late Mr. Osborne, of Hamilton, Ont. They will be married early this month. —Photo by Kennedy, Guelph.

to match and Reid Blaikie, who said his father was calling to take him home at 1.30, were, with Dave Cassels, Don Cameron and Doug Forrest, most popular partners. And Franklin Griffiths and Geoffrey Boone certainly lacked nothing at supper.

Supper was a *chef d'oeuvre*—with the accent on the *chef*! For chefs in their white caps dished out bacon and eggs to the queue of girls who had settled their guests comfortably, in patience or impatience as the case might be, while they awaited supper. I noticed Ian Johnston toying with a calla-lily in a silver flower-holder which must have cost M——, his pretty partner, a pretty penny; and a boutonniere of calla and gardenia combined (R—— was out two-fifty on that gardenia alone) adorned Digby Wyatt. Bill Finlayson, Walter Gordon and Howard Johnston had good-looking sisters keeping an occasional eye on them—one of whom brought Guy Rogers whose brother, Don, was scheduled to appear also but he left for that other major event—the Grand National.

Although this party was equally racy, it was a model of decorum—to the great credit of the committees, those charming girls whose manners are as pretty as their faces. Chaperones there were too—Mr. and Mrs. Harold Walker, Mr. and Mrs. Rod Johnston—both these young matrons were Winnie-girls, Mr. and Mrs. Bill Seagram, Mr. and Mrs. Graham Cassels and Mr. and Mrs. George Hendrie . . . the latter's cousin brought that nice relative of Mrs. Walter Nesbitt, Ian Crookston, who with Stan Roth upheld the English element on unusually slim ankles.

Mr. and Mrs. Latham Burns questioned that anybody could be

feeling unusually slim as they had been dining at that spot in the Ward which is Soho-ish and eating quantities of Italian spaghetti—with them were the Geoffrey Somers and the Brefney Higgins, who with the George Watsons have just returned from Europe.

Apropos of "eats"—a riot of radishes and coy carrots in a shoulder-knot supplemented John Ewart's black baratheas and Cameron Radcliff wore a pink-frilled nosegay of orange flowers tied with scarlet. Bill Richardson was not wearing his heart on his sleeve but I saw her taking him home and her sister was with Darcy Doherty who was wearing his wonderful smile. Charlie Cowan, Aubrey Baillie and Woodburn Thompson were among those to whom the conventional black was especially becoming and Struan Robertson's lapels spread grandly as he danced with his pretty escort from St. Catharines. Waistcoats did not bulge on this younger set—Stewart Osler and Don Hunter have not that kind of a figure—but I noticed that in some instances ties were less flippantly tied as if to stress the importance of partners, for instance, Bobs Osler and Bill McGee accompanied such awfully nice girls and Charlie Burns with his shoulder corsage of carnations and Bob Moncur and Norman McLeod carried their collars high—decolletage is hardly the word—in honor of the occasion.

Gamey Stratton was wearing an easy assurance—Leap Year had no horror for him! But the Flu had got Ted Saunders, much to feminine despair—and she said it with music! There was Monsieur X, whose name nobody knew how to spell, and there was Mr. Cousins and Mr. Wills whose sister is now another "pretty Mrs. Osler". Jack Watson and George Schofield wore faultlessly tailored suits with button trimming—an English custom—and Don McLaren affected a discreet use of jewellery although several nights later he was entertaining such distinguished company as *The Queen's Husband*!

The Toronto Skating Club shed their skates after the whirl of *Kaleidoscope* and landed on their own feet to dance in Arcady—otherwise *The Arcadian Court*. It was just after twelve, when like Cinderellas back to real life, the feminine members trooped in still wearing their carnival finery and even most of the men clung to the glamor of that gladness. However I noticed that Herr Schafer, extremely tall—and of course well-balanced, had discarded skating togs and one of the feminine foreigners, whom all have a fetching way of saying it with gestures as they speak very little English, was doing "a pair" with Colonel Arthur Kirkpatrick with equal facility in approved ballroom manner.

Mr. Melville Grant, the president, sat—*a la court* manner—in the centre of the long head-table that presided over the supper-room and I noticed that Mr. C. L. Burton had brought a party that filled another long table at the other end of the dance-floor. Past presidents and their wives main-

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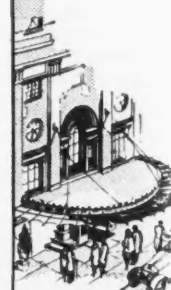
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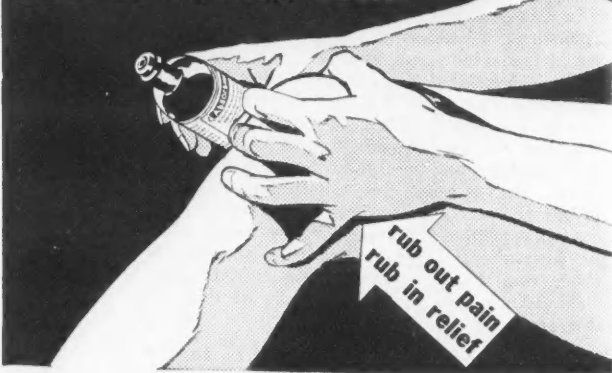
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tain an active interest in this club and Mr. and Mrs. W. B. McPherson were dancing together, she looking extremely smart in black chiffon, and Mrs. Kenneth MacKenzie whose brother, Mr. Bob Sinclair, had directed the dealing out of tickets with diplomatic dexterity, was dancing with Mr. MacKenzie. It had been amusing to see Major Clifford Sifton dash out from the directors' box at the Arena to take a turn of the club waltz with his wife and then dash back again. Betty, who with her usual hospitality had given an impromptu tea that day of a mere ninety or so—skaters all, was among the Spanish coterie who skated the Tango. These costumes proved so fascinating that I noticed that the men particularly quite fancied the dashing attire—on themselves. So did I, and Mr. and Mrs. Tarbox, Mr. and Mrs. John Hobkirk, Mr. and Mrs. Gerald Suckling as well as Mrs. Melville Grant and Mrs. Hugh Barwick, whose husbands were out of this picture—were some of these pairing it off. John Hose, son of Commodore Hose, of Ottawa, and Ted Bertram were two of the unattached of this court and Mr. D. M. Neeve made a most convincing Toreador—if Toreadors tango so nimbly.

Mr. and Mrs. Lincoln Hunter sat near us at supper—she always looks so smartly continental with her olive complexion and iron-grey hair—and Babs Drayton, whose sister, Mrs. Gordon Bell, is now settled in London, was supping with another party. Dr. E. A. Howard, wearing a beret, nonchalantly passed us with—as usual so someone said—quite the prettiest girl and Dr. and Mrs. D. E. S. Wishart and Mr. and Mrs. Harvey Lightbourne were in that same bridge-game, as played on ice, and were wearing those brilliant costumes minus the cards that had been boarding them up like sandwich-men.

Julia Fleming had slipped out from the bridge hand and donned an evening frock with that captivating little spangly turban of hers but Mrs. Alan Stewart and those three Isobels—Isabel Cochran, Isabel Symons and Isabel Sheppard, remained in make-up. A susceptible Irishman beside me was overwhelmingly impressed by Louise Bertram who had almost skated him off his feet as he watched her in the Follies, and that number certainly was a hit including as it did such members as Mary Hodgson, Irene Locke, Gwyneth Darling and Barbara Osler, who were as tirelessly dancing now.

Mrs. J. B. Drope's and Mr. Cyril Capreol's costumes in the "Dance of the Maidens" certainly could not be classed as "excess baggage" any more than that of the famous Gladys Lamb's, but Mr. Drope came later faultlessly tailored and I did not see Gandhi

again—perhaps he was off with his goat. Lucy Ashworth and Amoi Bird, who were on the stage and costume committee, were dancing in their sparkling costumes that had made the *Silver Ballet* a brilliant affair, as were those two other members whose names, Wendy and Willow (Main Johnson) sound absolutely christened for a graceful ballet. And that's that as I really cannot remember another name as costumes and characters made an exceedingly dazzling Kaleidoscope indeed.

We saw a most unusual sight today—some of the prettiest girls in town being wallflowers! There they were decorating the wall... but in this case it was a sign of popularity for Miss Marion Long has recreated in pastels a number of Toronto favorites and it was great fun seeing who were among the elect. The first to catch my eye was a sunny, tawny study of Barbara Cartwright which caught the quaint colorfulness of her—General and Mrs. G. S. Cartwright seemed quite rightly pleased; and there was the vivid charm of Mollie Broughall—an Hamiltonian to be sure but almost a Torontonian as her mother was a Hagarty. One of her mother's old school-friends standing by me said—"I've never seen Mollie but that is the very image of her mother as I knew her." And so life-like, too, was Sheila Ramsay—Mr. and Mrs. A. Gordon Ramsay's debutante daughter who looked just ready to start a party, so the wall didn't seem the right place for her at all.

But it was a very nice wall, being in the Fine Art Galleries of Eaton's, College Street, and numerous well-known people were crowding round. There was an interesting sports study of Mildred Brock with her tennis-bandeau that is almost as well-known in tennis circles as that one was at Government House which we learned to love on Mrs. Ross. A blue-eyed juvenile, Lady Eaton's Florence Mary, was the lass with a delicate air... it was charming and Miss Clara Hagarty remarked that it reminded her of some of those delightful things of George Richmond hanging in the Grange. Betty Sandford Smith's piquancy has been cleverly caught by Miss Long who, by the way, is another Betty's aunt—Betty Long—who was herself there in person as well as on the wall and another attractive person present was Mrs. Britton Osler, who had come to see her sister-in-law, Barbara, framed in one of those unusual frames which were a feature of the show.

Montmartre and Montparnasse, where the bohemian night-life of Paris is supposed to thrive, is, so I hear, exceptionally dull. However, there is one amusing *boite* that is a fashionable rendezvous and that is "La Boite à Matelots". Its *decor* is fishy—perhaps with evil intent—to encourage thirst. If atmosphere means anything, its aim must be successfully attained for it is a typical fisherman's café. From the walls hang brown sails, nets, binnacles, lamps and ropes... one sits on a jolly lifebuoy atop a barrel at the bar—orchestra and waiters are dressed in rough jerseys and trousers... and the commissionaire is barefooted and—marvellously tattooed! All the beauties of Paris throng there.

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Footing the Mode

By ISABEL MORGAN

PERHAPS you recall the story about the shoemaker who, down in his little basement shop, could see only the feet and ankles of passersby as they hurried along on the pavement above. Nevertheless, he knew from this brief glimpse, the story of every individual who passed that way. Sometimes feet are very expressive and to the more observant person are surprisingly revealing of the personality.

Canadian women, as well as those of the United States, have the rightful reputation of being, on the whole, beautifully shod. This season they will have greater opportunities than before for maintaining this reputation, because Paris is focussing the spotlight upon the feet by the introduction of sandals or open shank shoes. Some of these are mere wisps of shoes—a bit of a sole held on the foot by frivolous straps.

The sandal is the reigning shoe style for every occasion and time of the day. The more highly sophisticated versions of these cut-out sandals are considered frightfully swish for beach wear and for lounging when a note of the exotic in one's costume is piquant.

In New York "they" are wearing stockings with these shoes, it is true—but such stockings! Mere breaths of silk that are innocent of reinforcements at toe, heel or sole. For street wear the hosiery has reinforcements, but they are reduced to such small proportions that they are not visible when the sandal is being worn.

Stockings, minus toes, are the most recent development as a result of the vogue of the sandal. They are so gossamer they lend a tremendously flattering appearance and, being toeless, offer all sorts of opportunities for ultra foot smartness. And then there are the various varieties of net and mesh hose, as well as exquisitely sheer hose with delicate clock designs.

This season it will be almost as important to have a well-groomed foot as it is to have nice hair and a good complexion. Regular visits to the chiropodist for treatment should be made if the feet are not as perfect in appearance as your well cared-for hands. They must be massaged daily with a good hand cream so that the undersole is smooth and white. A good tissue cream also will be helpful.

For centuries, women of the Orient have stained their toes and fingers with henna. In 1932, women of the Occident who frequent the smart resorts are lacquering the nails of their toes in brilliant tones that match the open sandals they are wearing. The lacquer offers a surprisingly large range of brilliantly decorative tones such as coral, cardinal red, mother-of-pearl effects, gold, silver and so on. A woman was noted recently in a beach costume in the new and very exclusive tri-color scheme of red, white and blue. Her sandals repeated this note with the nails lacquered a brilliant red, and the tips finished off with platinum instead of the conventional white.

Both heels and tips of the toes are rouged to give them a rosy appearance and to contrast with the pearly appearance of the foot. Liquid powder is being used instead of ordinary face powder on account of its exceptional adherent qualities.

The pretty foot that is not ashamed to show itself in revealing sandals is beautifully modelled with high arch and good formation. If the arch shows signs of weakness, it can be helped by walking about barefoot on tiptoes. Rising from the heels on to the toes, or standing on the toes and raising the other leg straight out in the same manner as a dancer is another splendid means of correcting the foot that is showing signs of weakness. These simple exercises also are of benefit to the ankles.

DRESSING TABLE

Are you exotic or aesthetic? Upon the answer depends your choice of make-up this season, for if you are the former type you will find it smartest to wear either light or dark powder with plenty of eyeshadow matching the color of the iris. It is used above the eyes with a small suggestion under them, and there is no cheek rouge. The lips are bright and vivid, and the natural eyebrow is elongated to give an Oriental touch.

Aesthetic? Then you should wear the light powder with the lip and cheek rouge in English tints. As your type is likely to wear gowns in pastel tones, the color note can be carried to the complexion and to the hair, providing it is blonde or grey. For instance, if the gown is mauve, powder in this shade can be dusted lightly over the foundation powder as well as on the hair, producing a lovely color effect. It is smart to be daring and colorful this season.

PARIS has found a new way of combining color with black. For the first time in many seasons, French fashion designers are allowing their clients to appear in town in costumes that are not entirely black. The approved method of introducing bright color is via the jewelled clasps that are appearing on smart handbags—bright red, green and blue stones, combined with white sapphires.

Two prominent Rue de la Paix fashion houses, one a dressmaker, the other a jeweller, are collaborating to make these new accessories of correct line. The bags are made of fabric and leathers to match frocks, coats, shoes, gloves and hats, and the correct clasps are added by the jeweller.

Egg Them On

By SUZETTE

"Alas! my child where is the pen, That can do justice to the hen? Like Royalty she goes her way, Laying foundations every day, Though not for public buildings yet For Custard, Cake, and Omelette."

—Oliver Herford, "The Hen".

HERE we are well into Lent, and with the price of eggs so reasonable this year it seems a pity not to use them as much as possible. Being one of those fortunate people who have eggs sent up each week from the country the terms "Fresh Extras", "Extras" etc. are quite incomprehensible. My eggs are just plain fresh, but they are always that, even if they don't manage to be uniform in size. All the descriptions on the egg boxes in our shops are so hopeful about the extreme youth of the contents that unless you have the key to the code you'll probably get something that has a flavor all its own. A well known mediaeval proverb says that "eggs now are better than chickens tomorrow." Just what fancy expression an egg man would use to describe a great Auk's egg is hard to imagine. It is surely an "Extra Extra Storage First", for one sold at two hundred and sixty pounds at a London auction the other day, and the same egg is known to have brought twenty-eight guineas in 1865, so you can see how the modern craze for antiques has even invaded the egg market.

The French are the people who are supposed to get the full value from the egg, for M. de la Reynière says modestly "One knows in France six hundred and eighty-five ways of preparing eggs." M. Escoffier in his invaluable cook book gives a hundred of these ways not counting any of the numerous recipes for omelettes. We are all inclined to think that frying, boiling, scrambling, and poaching account for all possible ways of dealing with an egg. The occasional omelette or soufflé are the only

other methods attempted by many people, but take heart this year and venture a little further, and try using eggs for luncheon dishes as well as for breakfast.

Greek eggs are made by hard boiling six eggs very slowly. Shell the eggs and cut each one in two pieces lengthwise. Put the pieces in the bottom of a greased baking dish or in flat shaped individual ramekins. Mix a can of tomatoes with salt, pepper, paprika, and a teaspoonful of chili powder and pour the mixture over the eggs. Take a third of a cupful of cornmeal and stir in one and a half cupfuls of boiling salted water. Cook this for five minutes and then add two-thirds of a cupful of raisins and half a cupful of grated cheese, two tablespoonfuls of butter, salt and pepper, and pour over the eggs. Cover the top of the dish with small pieces of butter and bake for from thirty to forty-five minutes in a medium oven.

A good egg dish which is sufficiently substantial to use for lunch is one which combines eggs and potatoes. Make round balls of well flavored mashed potatoes, and with a spoon make a dint in each ball. Heat the potatoes in a pan in the oven and when they are hot break an egg into the dint in each ball. Sprinkle with salt, pepper and cayenne, and put the dish back in the oven until the eggs set.

Poached eggs are greatly improved by adding a cheese sauce to them. Make the sauce by melting four tablespoonfuls of butter and stirring in two tablespoonfuls of flour, salt, pepper and a cupful of milk. When this has thickened remove the sauce from the heat and stir in quickly three-quarters of a cupful of grated cheese, and pour immediately over the newly poached eggs.

Our old nutritious friend spinach can be used to make a very good luncheon dish, when it is served as *spinach soufflé*. Wash the spinach a great number of times and cook it without adding any extra water. When it is soft drain it, and either chop it very finely or rub it through a coarse sieve. Take a cupful of the spinach prepared in this way, and add half a cupful of white sauce, the yolks of two eggs well beaten and salt and pepper. Beat the whites of the two eggs very stiff and cut them into the spinach mixture, and pour the whole into a buttered baking dish. Cover the top with grated cheese and bake for half an hour.

The next time you plan to have scrambled eggs for lunch, get some chestnuts, and when they are cooked break them up into pieces about the size of large peas, and add them to the eggs before cooking. M. Escoffier always recommends the addition of a tablespoonful of cream to scrambled eggs just before they finish cooking. If you like chestnuts an *omelette aux marrons glacés* makes a good sweet course. Make the fluffy variety of omelette with the whites beaten separately and cut in. Chop the marrons glacés and add a spoonful of kirsch to them, and heat the chestnuts and kirsch in a saucepan. When the omelette is cooked pour the chestnuts into the centre and fold the omelette over them.

Curried eggs are an old favorite with many people, but in case they have been overlooked lately try making them by this recipe. Chop a small onion very finely and brown it in butter, then add a cupful of tomatoes, a chopped carrot, and two finely sliced apples. Keep sufficient bacon fat in the pan to avoid burning. Add one tablespoonful of curry powder, salt, pepper and two tablespoonfuls of brown sugar and cook for half an hour. If the vegetables seem to be a little dry at the end of the time add a little cream and then pour the whole mixture over hot halved hard boiled eggs.

Our old dependable friends, fried eggs, when surrounded with grilled tomatoes, bananas, boiled rice and covered with strips of bacon are hard to beat.

"No wonder child we prize the hen Whose egg is mightier than the pen."

"Nowadays there are many more young editors than old ones," says a literary paper. A would-be journalist assures me, however, that he never approaches one who doesn't seem to be in his declining years.—*Passing Show*.

And after following the Seabury disclosures for more than a year, it seems to us that the best way to succeed in New York politics is to start at the bottom and work everybody.—*Judge*.

Russia announces discovery of an artificial source of rubber, which ought to help Russia on the home stretch of the Five-Year Plan.—*Wichita Eagle*.



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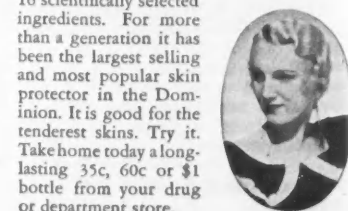
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This consists of our regular 75c. bottle together with a separate trial bottle—sufficient for about one week. Open the trial bottle first, put it to the test, and then, if not entirely convinced that Kruschen does everything we claim it to do, the regular bottle is still as good as new. Take it back. Your druggist is authorized to return your 75c. immediately and without question. You have tried Kruschen free, at our expense. What could be fairer? Manufactured by P. Griffiths Hughes, Ltd., Manchester, Eng. (Established 1756). Importers: McGillivray Bros., Ltd., Toronto.



"LAGUANNAN", the charming home of Mr. and Mrs. Chas. E. Wilson, The Uplands, Victoria, B. C.

About the House

The Well-Treated Wall

By IRIS STRAIGHT

THE treatment of walls is one of the fundamentals of decoration. No interior can be expected to be a furnishing success unless the walls have been thoughtfully considered in relation to the principles of good design. Not all of us are fortunate enough to be able to choose our walls from the ground up, getting what we want in proportions, natural lighting, and all those other architectural details that have to be considered by someone before any set of walls becomes a room. Unless we build for ourselves or can face very extensive alterations, indeed most of us have to prepare cheerfully to make the best of our Castle Walls as they stand. Which is no reason for discouragement since such a lot of interesting things can be done to any of them.

The treatment of walls as a background is, of course, the most obvious and usual way of dealing with them, but it's not the only way. They can carry a large part of your room's decoration themselves if you wish. Most of these effects are naturally period effects, and should only be considered when the furniture to be used in the particular room sticks to that period. Modern architects have, however, designed a good many charming and more non-committal derivations which may be employed where a more general method of furnishing is adopted. Among the best of these are their panelled rooms.

Paneling doesn't necessarily mean old carved oak to the ceiling. The very simple method of paneling by canvas and applied moldings is as inexpensive as it is effective. One can even alter a room's bad proportions quite amazingly for the better by a judicious use of the shapes of the panel sections. If the ceilings are too low, keep the panels proportionately tall and narrow, carry the door frames and windows higher by moulding frames and so forth. Three coats of oil paint, the last one stippled, is the ideal finish for these panelled walls. It is sanitary, artistic, and never tires one, but the method is open to all kinds of amusing decorative schemes. The panels can be painted a discreetly contrasting shade from the surrounding walls giving variety without any sense of discord; the mouldings alone can be different or picked out with faint lines of color topped by gilt. Japanese or Chinese decorative papers, which come in sheets and often have gold or silver in the designs, make admirable insets in paneling which is painted deep cream or grey white, but it is wise to remember you will then have a room which must do without pictures. This is good in halls or dining rooms where the furniture has a certain austerity of its own, but it doesn't make for friendliness of effect.

The best modern interiors I have seen using this simple paneling scheme are certainly the painted ones. If the room is comparatively new and the plaster in good condition it isn't even necessary to stretch canvas, but after the moldings have been applied the paint is slapped right on the plastered wall.

Canvas however hides a multitude of ordinary wall defects, and even subsequent surface cracks, and gives a very attractive surface to the finished job. The paint is carried in one shade from the floor, over the baseboard wall and cornice. The ceiling should be lighter in shade than the wall, just as the wall should be lighter than the floor. When the second coat is finished the third is "stippled", usually a very slightly darker shade. This gives a particularly attractive effect and isn't beyond the scope of the amateur if you are interested in doing such things yourself. You can buy the queer square stippling brush at any paint shop, and if the man in charge doesn't grow positively enthusiastic about showing you how to use it when you lean on his counter looking helpless, feminine and Oh so willingly intelligent, — you aren't the fellow I hope you are.

When it comes to picking the color of your paint it goes without saying you must be guided by the "aspects" of your room, whether it faces north, south, east or west, the actual amount of these lights furnished by the window spaces, the character of your furniture and lastly, your own likes and dislikes. White walls are as fashionable and attractive as they ever were, and you may very wisely choose a white. I say "a white" deliberately since whites vary a bit more than most colors. If you are to use a cream white bear in mind the fact that all these have a tendency to become more ivory, just as deeper shades in other colors all grow "more so" too in time. A good effect is gained by the first coat being dead white and the stippling coat only of cream. The groundwork is more important in white painting than anywhere else, and quite different white effects can be gained by varying the first coat. If a warm creamy tone is desired the first coat ought to be red, if a cool one let it be gray. The variety of surface, matte, eggshell, or highly gloss finished naturally varies the tone of white enormously. Greens to my mind make the best painted rooms of all, taking them from the most delicate aquamarine green with a matte surface, to the deeper Adam green that has a glossy finish and lights up marvellously at night. Blues are different but not impossible if you keep your head and a stern eye on your painter, who in mixing the shade to a desired softness is most terribly prone to get it muddy. Blue is one of the easiest colors to treat simply and furnish with economy, a good blue room seems to need few luxurious appointments to look rich. A marvellous difference in the effects of a blue room can be achieved by the choice of the nets you use at the windows: vague pinks or rose colors will warm it to lovely hydrangea shades, yellows and golds bring sunshine into it. All blue paints have a tendency to turn greener with time (a matter of oils and varnishes in their content) which must be allowed for, and it should be remembered that soft shades of blue should be matte to give full value to their delicacy without the

effect of reflections — brilliant tones on the other hand should be glossy to give variety in the reflected lights.

Sand finished plaster and rough cast finished walls have a place in many good furnishing schemes. You cannot expect to use Sheraton Satin wood furniture to good effect against a rough cast wall, but you can use sturdy oak, mahogany or walnut. In choosing this type of wall don't let the plasterer get carried away with his own art lest the great swashes and swirls with which he tosses on his final strokes set to a hideous careful carelessness. Rough walls are best left a very neutral color like the gray of the original cement, or given a simple whitewash. There are various water color paints highly recommended for use here which become washable and permanent by being mixed with what is called a petrifying liquid instead of the usual water, and some of the shades are very good. This is the kind of wall that takes to wall hangings like a duck to water. A good batik, a length of fine embroidery, damask, or brocade can hang above a couch or table or behind a sideboard on such a wall to great effect.

Wall papers always seem a descent to the obvious when there are so many interesting and individual things to be done to walls with other decorative mediums. A famous interior decorator begins the chapter devoted to them in his latest book thus: "Perhaps no other one thing has given such scope to the fiendish ingenuity of man as the designing of paper for his walls. The usual shop is a museum of horrors where out of a hundred patterns ninety are to be shunned." If it weren't so hard to choose from a roll what will look well on a whole wall, and if people would only believe that medallions and snakes will get you mentally sooner or later, wall paper would have a better name. For it isn't necessary to stick to innocuous stripes, small sprinkled designs or reproductions of stippled paint effects to have success with wall paper. Lots of it is lovely, but don't choose it when you are tired, or for any other reason without all your wits about you. There are gold and silver papers, wide, expensive and difficult to apply though they be, that are worthy of the loveliest modern furnishing schemes. There are reproductions of the late 18th Century Architectural and Landscape papers that are lovely for rooms furnished with simplicity. Japanese grass cloth papers have a decorative quality scarcely to be surpassed, and French designs drawn from classic history and mythology are often lovely used as intended in panel sequence. Toile de Jouy patterns never lose their charm, nor do some of the quaint Chinese patterns that remind one vaguely of old willow china with its legend of the fleeing lovers. One of the most engaging halls I remember having seen relied almost entirely on its paper for its charm—a series of pale grey scenic patterns on an oyster white ground, with glossy white woodwork, black and white tiled floor, mahogany furniture and stair rail, and a stair carpet of bright plain military red. It was a hall of no structural charm at all, being actually dark, narrow, high and full of doors — yet a proper choice of wall treatment baffled every disadvantage.



Another "Ancaster" Spring Model

This three piece suit from an original by Chanel is made of fine jersey flannel. Its smart double breasted coat may be worn closed or open to show the gay blouse with its youthful white collar and cuffs.

This is but one of more than thirty models in the "Ancaster" line of knitted underwear. Originals are by Chanel, Bruyere, Regny, Patou, Lanvin, Schiaparelli and Mainbocher. Materials are diagonal boucle, jersey, corduroys, chenille striping and suede finish flannels in all of the newest colours.

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In convenient cans at grocery, drug and hardware stores — 35c. Distributed by Harold F. Ritchie & Co., Ltd., Toronto, Canada. (Another use for Sani-Flush — cleaning automobile radiators. See directions on can.)



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Miss Jessie Marie De Both makes her delicious

Apple Dumplings with Magic Baking Powder

"WHEN a young housewife asks me what baking powder she should use," says Miss De Both, director of the famous De Both Home Makers' Cooking Schools, "this is my advice: Use the best—one that is pure, uniform and invariably dependable. You can't use second-rate baking powder and expect first-rate results."

"My experience with Magic has been particularly happy. I find that it never varies—that it is consistently reliable. And I know it is pure, and free from harmful ingredients." Statements by other well-known cookery authorities give whole-hearted support to Miss De Both's judgment.

In fact, the majority of dietitians and cookery teachers throughout Canada use and recommend Magic exclusively.

Apple Dumplings

1 quart flour 1½ cups milk
2 teaspoons Magic Baking Powder Sugar
½ teaspoon salt Apples
2 tablespoons butter

Sift into a bowl flour, baking powder and salt. Rub in the butter. Add cold milk to make soft dough. Turn out on to a floured board and roll into a sheet. Cut in squares. Peel and core the apples. Place an apple on each square of dough. Fill the core with a small piece of butter, sugar and a little cinnamon. Fold the dough over, taking care that there are no openings, as the steam inside dumpling cooks the apple while dough is baking. Brush dumplings with a little cream, and place in greased pans. Bake in moderate oven at 400° F. about 40 minutes. Serve with cream or hard sauce.



FREE COOK BOOK—When you bake at home, the new Magic Cook Book will give you dozens of recipes for delicious baked foods. Write to Standard Brands Ltd., Fraser Ave. & Liberty St., Toronto, Ont.

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C.O.P.A. Has Spent 25 Years Perfecting These Modern Scientific Products

Twenty-five years ago, a group of progressive Canadian dentists saw very clearly the great need for a more widespread knowledge of oral hygiene among Canadians generally; and formed what is now known as the Canadian Oral Prophylactic Association.

This Association, including the foremost dental authorities of the Dominion in its ranks, set out to stimulate proper care of the teeth and gums as a means to bettered national health and inaugurated a constructive, interesting Oral Health Educational Program. This has increased in scope year by year, and is now being carried forward vigorously among school children and women's organizations throughout Canada.

At the time of the Association's founding, its members revolutionized the tooth paste industry by the creation of Hutax Tooth Paste. Hutax is the C.O.P.A.'s own formula, and has always been compounded under the Association's personal supervision.

There is no surer way to attractive, pearly white teeth and healthy gums, than daily use of Hutax. It represents a quarter of a century's time and thought given by men of the highest dental standing. It should be in every home in Canada—as also should the Hutax Tooth Brush, its companion product. Ask your own family dentist about Hutax.

THE SOCIAL WORLD

(Continued from Page 11)

ner, was the reception given by the wives of the Cabinet Ministers which was a brilliant event. The handsome entrance Hall of Fame was banked with palms and potted ferns and soft brown velvet hangings made an attractive background for the receiving hostesses.

Mrs. Hugh Guthrie was handsome in a smart model of white satin and silver sequins; Mrs. E. N. Rhodes was charming in poudre blue chiffon trimmed with silver fox; Mrs. R. J. Manion wore a Patou model of black satin with pearl ornaments; Mrs. Stevens was attractive in canary yellow and jade ornaments, with long train; Mrs. E. B. Ryckman was smart in white and silver lame with diamond jewellery. Mrs. A. L. Sauve in sapphire blue lace over silver lame; Mrs. M. McLaren was handsome in rose velvet with diamond ornaments; Mrs. H. A. Stewart wore a gown of white satin made on long graceful lines with crystal jewellery; Mrs. C. H. Cahan wore an exquisite model of ivory satin; Mrs. A. Duranleau wore a Patou model of midnight blue and silver; Mrs. T. G. Murphy was in a gown of white chiffon and lace over silver lame; Mrs. W. A. Gordon was in white crepe romaine; Mrs. Robert Weir wore a pretty gown of white georgette with corsage of roses.

The Hon. Dr. R. J. Manion and Mrs. Manion entertained at dinner in the Quebec suite of the Chateau Laurier prior to the reception when their guests were the Rt. Hon. R. B. Bennett, the members of the Cabinet and their wives and the members of the Diplomatic corps. The Speaker of the Senate and Madame Blondin entertained at dinner the same evening in their handsome apartment in the Senate.

Atlanta writes from the Maritimes:

AMONG the very enjoyable small affairs now de rigueur was a luncheon given by Mrs. Frederick R. Taylor in Rothesay in honor of Mrs. Donald F. Angus, of Montreal, who is in Saint John visiting her parents, His Honor and Mrs. W. W. White, and also for Mrs. Dingman of New York, and Mrs. Eric Morse of Halifax. Mrs. Dinkman is the guest of her parents, Lt. Colonel and Mrs. M. B. Edwards, while Mrs. Morse is visiting her parents, Mr. and Mrs. John Morris Robinson in Rothesay. Others present were Mrs. H. Atwood Bridges, Mrs. Charles G. Cleather, Mrs. C. Leslie Peters, Mrs. Campbell Mackay, Mrs. James V. Russell, Mrs. G. G. Anglin and Miss Margaret Tilley. A delightful small dinner was given by Mrs. Alexander Wilson in honor of Mrs. R. H. Anderson of Chatham, N.B. Mr. Anderson was formerly manager and then inspector general of the Bank of Nova Scotia and while Mr. and Mrs. Anderson and their family resided in Saint John they entertained extensively. Mrs. Clarence Allan also entertained at tea for Mrs. Anderson.

His Honor the Administrator, Chief Justice Sir Douglas Hazen and Lady Hazen left St. John for Fredericton to be present at the opening of the Provincial Legislature. On that evening they held a public reception in the assembly chamber of the Legislative Building. The Hon. Hugh H. McLean, Lieutenant-Governor of the Province, who is on vacation in England, is being made much of by his friend, Lord Beaverbrook, who has frequently visited His Honor while on his trips to New Brunswick. I hear that among his numerous hosts and hostesses was Miss Montizambert of Montreal, the London correspondent of the Montreal Gazette, who gave a reception in his honor. Another old friend, Admiral Sir Cecil Fuller, K.C.B., and Lady Fuller entertained at a large dinner for the Governor at their London residence and many other important social attentions have been extended to this distinguished Canadian visitor.

Garry writes from Winnipeg:

THE Imperial Order of the Daughters of the Empire in Winnipeg launched into a fresh channel when it staged a real I.O.D.E. shopping-day recently. The magnificent new store of The Hudson's Bay Company was the setting, and through the courtesy of its management a percentage of the sales was handed over to the Order for charitable purposes. Promptly at 8.15 a.m. two hundred and seventy-five representatives of the I.O.D.E. with optimism and enthusiasm entered the store prepared to embark on their first business venture. Ten hours later their eyes had not grown dim nor had their enthusiasm abated. When the doors swung open at 8.45 The Hudson's Bay Company choir took its place on the wide stairway which was flanked with the standards of fifteen Chapters, and there rang through the building (broadcasted through the West), a programme of patriotic songs. Crowds thronged the aisles between the rows of stately pillars from each of which floated The Union Jack. Then all was still, the choir parted, and down the stairway marching to music, came the standard bearers with their standards. The dramatic climax was thrilling and imposing. Those present scattered throughout the store and we were off to a good start.

One just couldn't pass the attractive patriotic display windows arranged by Lady Tupper, and all day interested spectators were found before these cleverly designed windows. Every British possession was there, and when we saw on a poster in the same window that Great Britain fosters nation-wide prosperity by urging her colonies to trade within the Empire, we knew that the right note had been sounded. There was an Empire consciousness permeating every department. We were proud of our I.O.D.E. representatives many of whom were real business women, and those who were not disguised it cleverly, and went home at night weary but happy.

The affair was under the distinguished patronage of Mrs. E. C. Harte of Government House, Lady Nanton, Lady Tupper, Mrs. Bracken, Mrs. Ralph Webb, Mrs. Edith Rogers, Mrs. Robt. Rogers, and many others whose influence had much to do with its success.

WARM SUNNY ROOM (with Private Bath) in quiet neighborhood in Cobourg—invalid or convalescent would receive kindly care and suitable diet. Accommodated to elderly people. Box 32, Saturday Night, Toronto.

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But the true paragon of wisdom is the wife who prepares, for these occasions, a tasty buffet supper. The fare, of course, must be solid and substantial . . . foods that can be eaten without fuss. And the drinks must be the best . . . for on this

score men are fussy. Which means quite naturally, that Canada Dry—The Champagne of Ginger Ales—should be among the "good fellows" around the board.

It had better be a case of Canada Dry, too, so there'll be no danger of running short. Two sizes of this fine old ginger ale—the large five-glass magnum and the familiar twelve-ounce bottle—are always waiting at the store. In cartons, if you prefer.

STAGS WANT A HEARTY FARE

The main attraction is a cold baked ham—clove-studded—crisp with brown-sugar glacé—the savoury pink meat just fringed with fat. They'll enjoy carving this themselves—but have the rye bread already thin-sliced, with lots of butter and mustard. Be generous, too, with the potato chips around the platter. And on the side, a whole Edam cheese ready for scooping, and mixed pickles and pretzels.

Have an ample supply of ice—preferably in an ice bucket—and a whole battery of Canada Dry.

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THE FILM PARADE

By MARY LOWREY ROSS

Shanghai Express

HAVING seen Miss Marlene Dietrich only in "Morocco" one was prepared to watch her dispose of her part in "Shanghai Express" with three or four satiated gestures and a numbed surrender. In her new picture however, she expresses herself with a candor that amounts to explicitness, making True Confessions from the moment she appears in a swirl of coq feathers, till we leave her safely in the arms of Mr. Clive Brook.

"Shanghai Express" presents her in the role of prostitute de luxe, a part now so rigidly conventionalized that nothing whatever is left to say about it. This Miss Dietrich significantly and even endearingly says. Nothing is withheld in "Shanghai Express", not even the final triumphant detail about sacrificing her honor to save her lover's life, a piece of generosity so oddly misinterpreted by Mr. Brook that one can only conclude that he had been too busy making pictures in the last year to observe any.

In spite of the worked-over parts in which she is cast and the Bible Calendar attitudes in which she is posed, Miss Dietrich is worth watching if only for her exciting beauty. The contemporary situation in Shanghai also makes the picture more than usually interesting, the opening scenes presenting themselves almost like a carefully photographed if slightly fanciful newsreel.

My friend Miss A. has an interesting though rather morbid theory about the present trouble in China being nothing really but a lot of publicity leading up to the release of "Shanghai Express". She says she would give a good deal to see the correspondence that has been going on between Tokyo and Hollywood.

The only thing left for Greta Garbo's publicity director to do now, Miss A. suggests, is to work up the trouble in India preparatory to presenting Miss Garbo as a beautiful Nautch dancer, the ward of Mahatma Gandhi, and in love with a handsome British garrison commander.

Arrowsmith

"ARROWSMITH", the book was a very fine novel, and "Arrowsmith" the film is an exceptionally good picture. In outline they are up to a certain point almost identical. But the impact that the novel makes on one's emotion and sympathy is widely different from that made by the picture.

Ronald Colman is an admirable hero for "Arrowsmith" the picture. But he corresponds very little to the Arrowsmith of the novel. He is too consciously romantic a figure, there is too much gaiety and dalliance and stage-engagingness in his manner for Sinclair Lewis' direct and self-oblivious hero. And Helen Hayes, while presenting all of Leora's simplicity and loyalty, fails to convey completely the sharpness, the impatient matter-of-factness that made the original Leora so authentic an American creation. The picture treats the relationship between these two as the theme of the story, whereas in the novel it is only a single element. And while the film presents this relationship almost consistently as an idyll, the author himself makes it casually, at times even roughly, human; a congenial marriage which still does not escape

the rule that all marriage is founded on strange incongenialities.

On the other hand the sequence of the novel is carefully preserved; the atmosphere of the McGurk Institute is almost as faithfully and shrewdly transferred from novel to film as it was conveyed in the first place from Paul de Kruif to Sinclair Lewis; and the climax in the West Indies, a little unconvincing, fantastic even, in the narrative, becomes through photography brilliantly real and authentic.

Broken Lullaby

IN "BROKEN LULLABY" Ernst Lubitch the director and Lionel Barrymore, the star, have made between them a moving and memorable picture.

"Broken Lullaby" (I Killed a Man) is a story placed in Germany at the conclusion of the war. In the smallest possible compass, with a scant handful of characters and by slight, scarcely discoverable means, the story recreates all the anguish, fever and neurosis of a period.

It took several minutes to discover Lionel Barrymore in the person of the elderly German doctor whose son was killed in the war. This was more than a matter of skilful make-up. For the interval of the picture Lionel Barrymore was that German doctor, old, loss-embittered yet with some gnarled and obstinate resistance left against the defeating force of life. Moving across the room, lying down on the sofa, climbing the stairs to his dead son's room, he contrived to suggest, more than any physical decrepitude, some aging forlornness of the spirit. Nobody else counts greatly in the picture. It isn't necessary that anyone should.

The hero-role is played by Phillips Holmes. It is always a little difficult to decide whether a careful reticence or a profound woodenness is responsible for the quality of Mr. Holmes' performance. In the present role, which called for a numbed passivity, it doesn't make much difference. And the Benda-like beauty of his looks always makes him acceptable, at any rate to the eye.

WINTER SPORTS

By N. A. B.

ALTHOUGH they skated splendidly at Lake Placid, Canada's leading knights of the blades, Frank Stack of Winnipeg, and Alex. Hurd of Hamilton, just fell short of premier honors. Recently, however, the Canadian speedsters, male and female, literally "stole the show" at the Western indoor ice skating championships held before 10,000 spectators in the Chicago Stadium. Sack, the king of many a past indoor meet, won the 500 metres in 48 seconds and set a new world's record for this indoor distance. He also triumphed in the one-mile race, just staving a last-minute sprint by Alex. Hurd, who was second. Stack's time for this distance was 3.10.4-5. Oril Duffy of Toronto, took the half-mile for boys under sixteen in the time of 1.29.3-4. Leila Brooks-Potter, who needs no introduction, won the ladies' three-quarters of a mile; Alex. Hurd took another second in the men's two-mile, and Jean Wilson also placed second to Charleen Powers of St. Louis in the ladies' 440. Gladys Ferguson of Parkdale, won the Class B half-mile for ladies. Unfortunately Jean Wilson has been suffering from influenza and, having been ordered home, will be unable to compete in the forthcoming Kansas City and St. Louis meets, but Canadians have great cause to be proud of their representatives' showing in Chicago. Five firsts and three seconds is no mean record to hang up when skating against the world's finest.

Frank Stack's closest rival at Chicago was the famous Norwegian Olympic skating star, Ivan Ballangrud, who, skating against time in the 1,500 metres, set a new world's record of 2.45 for that distance. The little Japanese skaters, Kitani and Ishihara, put up a courageous battle against big odds, and at Chicago, even as at Lake Placid, impressed everyone with their qualities of gameness and sportsmanship.

Skiing

THE Ottawa ski championship meet was held at Ottawa over the Gatineau trails and at the Rockcliffe jump. That fine cross-country runner from Burns Lake, B.C., Kaare Engstaad, repeated his Lucerne victory and won the Ontario title in his particular specialty. The sturdy Montreal Finland-

er, Enki Pentilla, and Gerald Dupuis, Ottawa French-Canadian, won the other running and jumping titles. At Lucerne-in-Quebec where the International Intercollegiate meet was held, one of the finest American runners, E. J. Blood of New Hampshire, was the outstanding victor.

The greatest mystery about some mystery pictures is why they were ever filmed.—Thomaston (Ga.) Times.

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SOCIAL CALENDAR

Marriages

At the First Church in America in Plymouth, Massachusetts, at noon on Monday, December 27, Miss Katherine Huntress Dyer, daughter of Mr. Leonard H. Dyer, of New York, was married to Mr. Elmer Robertson Puddington of Saint John, New Brunswick, son of Mr. and Mrs. Henry F. Puddington of Rothesay, N.B., by the Rev. Alfred R. Hussey, of Plymouth. The bride was given in marriage by her father in one of the prettiest weddings seen in Plymouth in years. Miss Emily Morgan Hussey, of Plymouth, was maid of honor and Mr. Fenwick R. Armstrong, cousin of the groom, of Saint John, was best man. The two ushers were Mr. Lewis Wadsworth, a cousin of the bride, and Mr. A. Rodman Hussey. The church was decorated with Christmas greens and calla lilies. The bride wore a beautiful white lace dress and tulle veil and carried a large bouquet of white roses and sweet peas. The maid of honor wore a long crimson gown and small hat and carried talisman roses. Later Mr. and Mrs. Puddington left for Montreal for a short honeymoon and on their return will reside in Saint John. After the ceremony at the church a reception was held at the home of the Rev. and Mrs. Hussey. Among those who were present at the wedding were Mr. and Mrs. F. Paterson Coombs of Saint John, the latter a sister of the groom.

A wedding of much interest was solemnized at the Church of the Transfiguration in New York when Miss Jessie Gladwin, daughter of Captain and Mrs. Gladwin of Bladmir Pitt's Bay Road, Bermuda, became the bride of Hugh Hatheway Turnbull of Montreal, son of Mr. and Mrs. W. Rupert Turnbull of Rothesay, New Brunswick. The bride, who was given in marriage by her father, wore a beautiful wedding gown of white velvet and exquisite veil which had been worn by the groom's mother as a bride. She carried a bridal bouquet of Bermuda lilies. The bride's two attendants, Miss Weldon and Miss Marjorie McLagan, were gowned alike in smart frocks of tea rose pink and carried arm bouquets of roses. Mr. Wallace Turnbull, of Orange, New Jersey, attended as brother as groomsmen. Guests at the ceremony included Mr. John Gladwin of King's University, Halifax, brother of the bride, Mrs. Charles Hanson, of Orange, New Jersey, Miss Gertrude Davidson, of Saint John, and New York, aunt of the groom. After a honeymoon trip in the United States, Mr. and Mrs. Turnbull will reside in Montreal. Mr. Turnbull is a member of the law firm of Messrs. McGibbon, Mitchell and Stairs in Montreal.

Engagements

The engagement has been announced of Lord Waleran of Bradford, Cullompton, Devonshire, to Margaret Patricia Blackader, daughter of the late Captain and Mrs. Gordon Blackader, and granddaughter of Dr. and Mrs. A. D. Blackader, of Montreal.

Mr. and Mrs. Nathaniel Waite Smith, of Providence and Matunuck, R.I., have announced the engagement of their daughter, Mrs. Nicholas Browne Trist Burke, to Mr. Rockwell King Du Moulin, son of the Right Rev. Frank Du Moulin, rector of the Episcopal Church of St. John's of Lattingtown, Locust Valley, L.I., and formerly Bishop Coadjutor of the Protestant Episcopal Diocese of Ohio.

Mr. and Mrs. Walter Buckingham, of Guelph, announce the engagement

of their youngest daughter, Elizabeth Ann, to Mr. Alexander Gibson Osborne, of New York, son of Mrs. W. W. Osborne and the late Mr. Osborne, of Hamilton. The marriage will take place very quietly early in March.

A marriage has been arranged, and will shortly take place in England, between Mr. Edward Cecil James Woodford, The York and Lancaster Regiment, second surviving son of Major E. F. Woodford, late York and Lancaster Regiment, and Mrs. Woodford, of St. Albans, Herts, and Eleanor Waterhouse, younger daughter of Mr. H. M. Brandon, of Jamaica, B.W.I., and Mrs. E. N. W. Brandon.

The engagement is announced of Claudia Mary, elder daughter of Mr. and Mrs. Carl Morse, of Ottawa, and granddaughter of Dr. and Mrs. Charles Morse, to Captain S. V. Paterson, of Ottawa. The marriage will take place in April.

Mr. and Mrs. John Davis, of Connelville, Pennsylvania, announce the engagement of their daughter, Marie Antoinette, to Alexander Davidson, youngest son of Lieut.-Col. and Mrs. G. K. Addie, of Quebec.

The engagement is announced of Miss Mary Elizabeth Wood, daughter of Lieut.-Col. and Mrs. F. H. Wood, of Toronto, and granddaughter of Mrs. Thomas Southworth, and Mr. Gordon Gooderham, Jr., son of Mr. and Mrs. Gordon S. Gooderham, of Clarkson, Ont. The marriage will take place March 15.

Travellers

Her Excellency the Countess of Bessborough sailed from Halifax on the "Montclare" on Saturday, February 27th, on a short visit to England. Accompanying Her Excellency was Miss Ferrellth Fuller, daughter of Admiral Sir Cyril Fuller, K.C.B., C.B., D.S.O., R.N., Commandant-in-Chief of America and West Indies Station.

Lady Kingsmill, of Ottawa, has sailed for England and will join her daughter, Miss Diana Kingsmill, who is spending some time on the Continent.

Mrs. D. A. Dunlap has returned to Toronto after spending some months in England and on the Continent.

Hon. Vincent Massey and Mrs. Massey have returned from a trip to the West.

Sir Eugene Fiset and Lady Fiset are in Ottawa for the session.

Mr. and Mrs. Philip Du Moulin and their daughter are leaving Kingston, Ont., shortly to join their sons, Leonard and Theodore, in Vancouver, B.C., and will take up their residence in that city.

Mrs. William Kirkpatrick, of Montreal, has returned after spending six weeks in London and Paris.

Mrs. Leonard Tilley of Saint John, N.B., has been spending some time with her daughter, Mrs. Henry P. Mackeen and Mr. Mackeen in Halifax, N.S.

Mrs. Charles MacDougall and her son, Major Keith MacDougall, of Toronto, are spending some time in Hamilton, Bermuda.

Mrs. Azar Adamson, of Toronto, is sailing shortly to spend some time in England.

Mrs. Alfred C. Bulling, of Calgary, is arriving in Ottawa this week to spend several weeks with her son-in-law and daughter, Mr. and Mrs. Carl Morse.

Mrs. R. O. McCulloch, of Galt, is visiting her daughter, Mrs. J. P. Macintosh, in Montreal.

Mr. W. M. Dobell has returned to Quebec after spending several months in England.

Lady Tupper, of Winnipeg, is arriving in Ottawa early in April and will be the guest of her parents, Dr. and Mrs. Charles Morse.

Mr. and Mrs. T. A. Beament and their daughter, Miss Ethel Beament, have returned to Ottawa from a trip to Panama.

Mrs. Leon Ladner has taken a villa at Cannes for a month.

Miss Aline Rutherford, daughter of General and Mrs. Rutherford, of Kingston, is a guest of Miss Sophie Heward, in Ottawa.

Mr. Barry Hayes and his daughter, Mrs. Charles Moes, of Toronto, have left for California.

Mrs. T. Henderson Wood, of Toronto, is leaving to spend some time in England.

Lady Price, of Quebec, is visiting her daughter and son-in-law, Mr. and Mrs. Grant Glasco in Toronto.

Miss Lillian Melchen, of Toronto, is visiting Miss Bertha Bartram in Ottawa.

Mrs. William G. Barker and her daughter, Miss Antoinette Barker, of Toronto, have sailed for Jamaica. Mr. Horace Smith, Mrs. Barker's father, accompanied them.

Mrs. L. J. Scott, of Grand Falls, Newfoundland, is the guest of her mother, Mrs. James Aird, Montreal.

Group Captain J. Lindsay Gordon, D.F.C., of the Royal Canadian Air Force, who has been at the Imperial Staff College in England, has returned to Ottawa.

Mrs. Edson Sherwood and her little daughter, Penelope, of Ottawa, is the guest of her brother-in-law and sister, Mr. and Mrs. Roy MacLaren, in Buckingham, Quebec.

Mr. and Mrs. Herbert Lancaster, of Quebec, have left for a cruise of the West Indies.

Mr. and Mrs. E. R. Bremner and their daughter, Miss Helen Bremner, of Ottawa, are spending six weeks at The Cloister, Sea Island Beach, Georgia.

Mrs. Donald F. Angus, of Montreal, is visiting her parents, Dr. and Mrs. W. W. White, in Saint John, N.B.

Mr. and Mrs. Kneeland, of Winnipeg, Man., are among the recent guests at the Vinoy Park hotel, St. Petersburg, Florida.

Major-General A. D. McRae, of Vancouver, B.C., and Ottawa, has left to spend some time in Florida.

Lady Foster, of Ottawa, sailed on February 27th from Halifax for England.

Miss Kathleen Agnew, of Victoria, B.C., is visiting friends in Montreal.

Squadron Leader and Mrs. T. A. Lawrence and their family, of Ottawa, have sailed for England.

Miss Mary Gordon, of Vancouver, B.C., is a guest of Lady Gordon at her home in Ste. Marguerite, Que.

Mrs. George H. Drummond, of Pittsford House, Northampton, England, is a guest of her uncle and aunt, Sir Herbert and Lady Holt, Montreal.

Mr. and Mrs. F. N. Beardmore, of Montreal, are at their residence in St. Jean de Luz, France.

Professor J. C. McLennan, formerly of Toronto, but now residing in England, has been spending a short time in Paris, France.

Mrs. William Hope, of Montreal, has sailed for a six weeks' trip to London and Paris.

Mr. and Mrs. Bernard Robert de Massy, the latter formerly Miss Madeleine Leman, of Montreal, are in Paris, France, where Mr. and Mrs. Raymond Robert de Massy, of Orleans, France, are to join them.

Senator Carline Wilson, of Ottawa, was a recent visitor in Toronto.

Mr. and Mrs. Christie T. Clark, of Toronto, have sailed on the "Majestic" on their return to Canada.

Mr. and Mrs. E. R. Wood, of Toronto, are spending some time in Beverly Hills, California.

Miss Eleanor Sargent, who has spent five months in Montreal, has sailed on her return to England.

Captain and Mrs. A. C. Hay, of Sevenoaks, England, who have been visiting the latter's brother, Mr. H. W. Molson, in Montreal, have sailed for England.

Mr. and Mrs. J. W. Horsey, of Montreal, are on a cruise of the Caribbean Sea.

Miss Diana de la Cour, who has been spending a few months with her grandfather, Mr. Justice Hodgins, in Toronto, has sailed to join her parents, Mr. and Mrs. John de la Cour, in Santos, Brazil.

Mr. and Mrs. R. S. McLaughlin, of Oshawa, have left to spend some time in Miami, Florida.

Right Hon. Winston Churchill, of London, England, was a guest at the Royal York during his stay in Toronto.

Mrs. Frank Mackelcan, Mr. Fred Mackelcan and Mrs. W. R. Marshall, of Toronto, have been spending some time in New York.

Mrs. Arthur White and Miss Martha White, of Toronto, have sailed from New York to spend a few weeks in England.

Miss Gertrude Brock, Miss Muriel Brock and their cousin, Mrs. McElheran, of Toronto, are spending a couple of weeks in Atlantic City.



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This week at Eaton's a formal display of the new Millinery Mode... illustrating the importance of *contrast*, the fascinating *variety* of the Spring hats from important Paris Modistes and the clever, smaller French houses.

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SOOTHING AND RELIEVING WITHOUT DISCOMFORT. THERMOGENE is a scientifically prepared medicated cotton wool — clean, harmless, simple to apply. Worn under your clothes without showing and without any discomfort, it goes on continually soothing and relieving — dealing with the chill before it can develop.

KEEP A BOX HANDY. Keep a box of THERMOGENE handy all through the winter. You can't afford to take risks. At the first sign of a

chill, nip it in the bud by applying THERMOGENE. Working by the time-honoured method of counter-irritation, it stimulates the surface of the skin and diverts the blood away from the congestion beneath. Normal, healthy circulation is restored and the danger of complications is reduced.

DOES NOT CLOG THE PORES OF THE SKIN. Because THERMOGENE is a Medicated Wadding, it does not clog the pores of the skin, like messy poultices. It can be taken off little by little, thus obviating the risk of chill from sudden exposure — and each layer retains its effectiveness for several days. Don't go another day without THERMOGENE in the house. Have it ready, and as soon as there's the slightest suggestion of a chill or cold — put it where the pain is, and carry on!

The word Thermogene is the registered trade mark of the Thermogene Co. Ltd., London, England. Refuse substitutes, see the name Thermogene on the box and the signature—*M. W. W.*

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SATURDAY NIGHT

BUSINESS

FINANCE

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Safety for
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TORONTO, CANADA, MARCH 5, 1932

P. M. Richards,
Financial Editor

IS CREDIT THE ONLY CULPRIT?

Responsibility of Technological Progress for Price Declines—Business Men Will Use Credit When Earnings Justify Cost

By S. C. SCOBELL

(Editor's Note—The full text of the speech by Dr. Donald M. Marvin, Economist of the Royal Bank of Canada, before the Canadian Club of Toronto, was published on pages 26 and 27 of last week's SATURDAY NIGHT. Mr. Sydney C. Scobell, the writer of the present article, is a partner in the firm of Jones Heward & Company, members of the Montreal Stock Exchange.)

THIS is heresy. To question the economic respectability of the pleasant palliatives praised by Dr. Marvin before the Toronto Canadian Club last week may also smack of treason.

In approaching, I clutch the steady hand of another bank economist who wrote recently: "Inflation is the way in; it is not the way out." My other hand seeks support from that doughty observer, Mr. Benjamin Baker, who snorts so impertinently at "monkey-land" economics. Thus protected, I protest.

Dr. Marvin's thesis is well known: There was no general overproduction; no general overconsumption. The fundamental cause of the breakdown was the contraction of credit in 1928 and in 1929. This disrupted distribution, curtailed production, and forced prices down to present levels.

The proposed solution is to reverse the process: expand credit. Thus, the price level will be materially improved, distribution will be facilitated, production stimulated. Vivified, business will come beaming around the corner in a sixteen-cylinder car.

Before considering relief, let us glance—merely as a matter of interest—at our own Canadian situation. Below is a comparison of the total current loans of the Canadian chartered banks with the official index of production. In these figures, there is no apparent sign of credit contraction:

Year	Current Loans (Millions of \$)	Index of Production	Current Loans per Unit of Production
1931	1,124	138.7	81.0
1930	1,286	164.0	78.4
1929	1,343	192.5	69.8
1928	1,177	172.8	68.1
1927	1,024	156.2	65.6

Let us assume with Dr. Marvin that the fundamental cause of the depression was the decline in the price level. Let us ignore completely all the latent and destructive economic forces germinated and intensified by the great war: changed channels of trade, neurotic nationalisms, trade-stifling tariffs, international capital movements, economic and social upheavals, socialistic experiments. Let us confine ourselves with the volume of production and the volume of credit.

FROM 1920 to 1929, startling technological improvements in industry were in evidence. Cost-reducing mechanization was pushed forward at a furious rate. As is common with such changes in productive methods, friction and maladjustments were created. Changes were not made immediately, simultaneously or equally by all industries and companies. Producers who did not adapt themselves to the new technique suffered from the gradual fall in prices resulting from the greater efficiency of their competitors.

It is difficult to imagine any reasonable amount of credit expansion preventing such price changes as occurred in wheat or rubber, in automobiles or radios. Credit expansion could have maintained, and did maintain, the stability of the general price level. Until 1929, indices of United States commodity prices remained constant. The adequacy of credit was sufficient, for example, to enable the organized copper producers to obtain 18 cents for the metal until 1930.

Even had there been an ample supply of credit in all countries, maladjustments occasioned by improved technique would have been sufficient to sow seeds of depression.

Technological progress will always have the tendency of lowering the price level. If attempts are made to stabilize prices in a dynamic society, they can only result in developing explosive forces which will cause eventual trouble. Such forces may remain latent until the period of profitable expansion attains a peak, as they did until 1929 in the United States. But shifts in capital, changes in consumer demand and other regulating factors cannot be eliminated.

As long as money may be borrowed at a rate lower than the rate of profit, credit will expand. But as the "investment" demand equals and exceeds the supply of savings, stability is threatened. No sound business man will borrow at 6 per cent. to earn a doubtful 6 per cent. Reduced production is preferable. Our industrial economy is aggressive and ruthless. To hold it in check by credit control, or other means, is to court misfortune. Like "pegged" stocks, such stability may be a delusion.

With a more efficient technique, prices were pressed downward. What of the volume of credit?

Greater mechanization has increased the productivity of man by over 50 per cent. during the past decade. Figures for 1913 are not available, but, with the increase in population, the productive ability of total man power to-day is at least 65 per cent. greater than in 1913.

To afford world employment of men and to maintain the same price level as in 1913, it is necessary to have a supply of credit 65 per cent. larger than that existing, or was possible, in 1913. Professional economists can readily prove that our present gold supply could be used much more efficiently, especially in European countries. But these countries know

(Continued on Page 19)



ALL these protestings across the border that "reflation" is not inflation but only anti-deflation remind one of the volte-face of the English press last September. When the British Government, so far as the press knew, was only thinking of going off the gold standard, the newspapers protested hotly that such action would be suicidal; when the fell deed was done it was generally acclaimed as a constructive step. Even the august London Times made a complete change of front almost overnight. Something of the same nature happened in Canada, when we took that step. Now everyone across the line is so certain that the "reflationary" measures are wholly constructive that apparently the only reason for wonder is that they were not taken a year earlier.

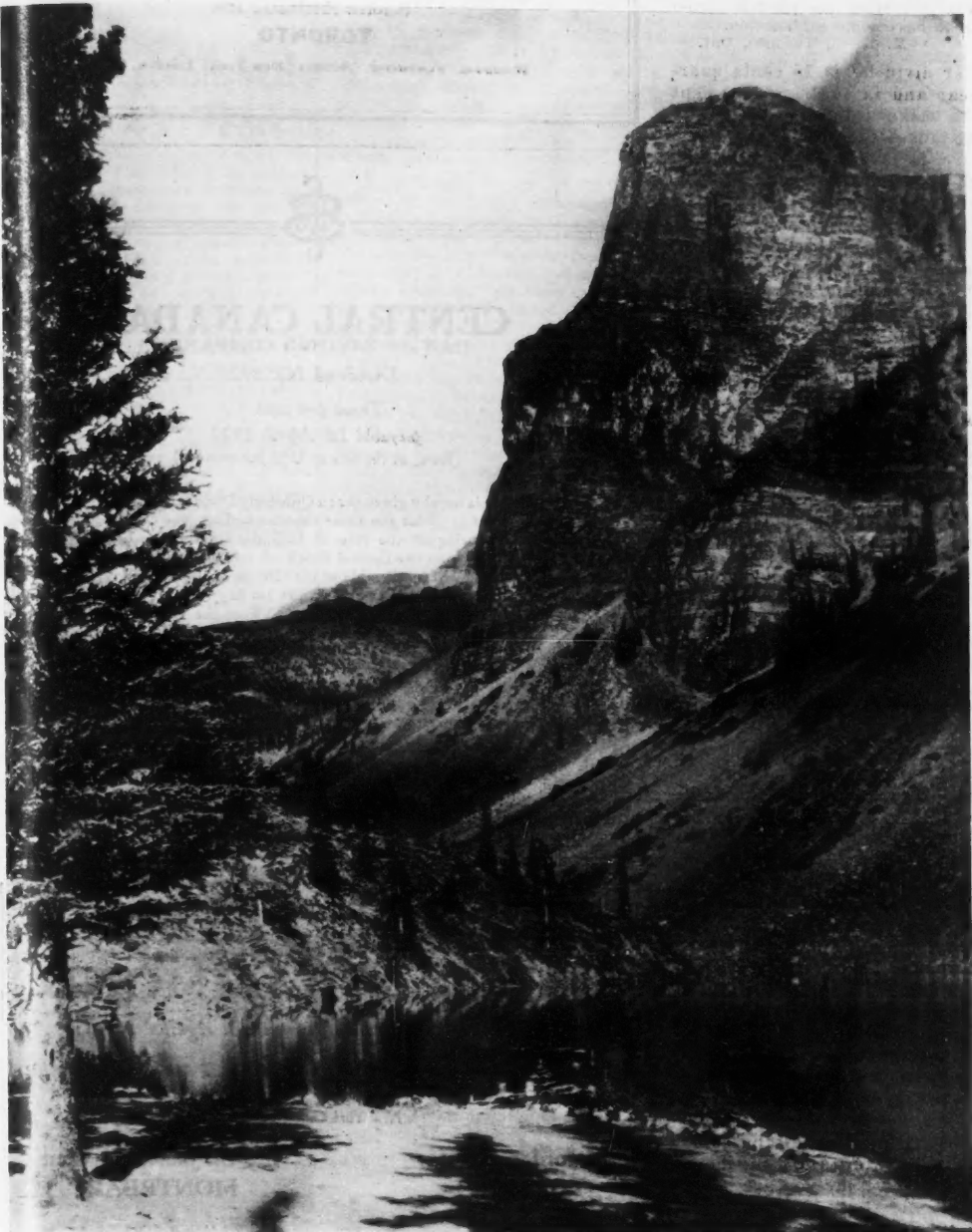
WHILE it is probable that some of the august individuals in the United States who now pooh-pooh suggestions that there may be danger in the present policy would ordinarily be the first to assail such measures as the Glass-Steagall bill, desperate situations unquestionably call for heroic remedies and there is little disposition anywhere to cavil at what is being done. The fact is, I believe, that the credit situation in the United States has been considerably more serious than the man in the street supposed, and that if the steps represented by the Reconstruction Finance Corporation and the Glass-Steagall bill (designed to increase the borrowing power of the member banks of the Federal Reserve System and to increase the note-issuing power of the Federal Reserve Banks) had not been taken, there was likelihood of a deluge of bank failures that would have made even the 2,290 such failures in 1931 seem few in comparison. Furthermore, one or more big banks might have been amongst the new casualties. Legislators and others who might have hindered the passage of these bills were sent for privily by Mr. Hoover and Mr. Mills and told the real nature of the emergency.

THE Guaranty Trust Company well says that "To conclude that the adoption of these measures marks the beginning of a swift and sustained upward movement would, of course, be premature. A depression of such magnitude does not pass away quickly. Moreover, numerous weaknesses still remain, particularly in the foreign situation. The political outlook in Europe and the Far East has not been clarified, and no definite progress toward the solution of international economic problems has been manifest. Notwithstanding these unfavorable factors, and in spite of the fact that business activity has as yet failed to show any reversal of the long downward movement, the developments of January and February strengthen the outlook for recovery. The situation has now reached a stage in which psychological elements are of exceptional importance. Consequently the very fact that sentiment has improved must be regarded as constituting a significant favorable factor in the general prospect." At any rate, bank failures have practically stopped, which fact is likely to prove more influential in luring timid dollars from hiding than Mr. Hoover's direct advertising campaign.



AS THE state of business sentiment across the border sets the tone for Canada too, the successful development of "reflation" is a matter of great concern to us. Rising commodity prices and rising stock markets south of the line would quickly be reflected here. At the moment, Canadian business may be said to be marking time. The continued weakness of commodity prices has checked any tendency to optimism, with copper, rubber, zinc, dairy products, sugar and hides amongst those now down to the lowest levels in many years, although the small rise in wheat together with its improved statistical position is an offsetting factor. Canadians, however, have reason for satisfaction in the fact that Canadian business has shown greater powers of resistance to the forces of depression than that of any other country. While we have suffered and are suffering, we have done so less than other countries less fortunately placed, and furthermore our position is such that we are apparently more susceptible than they to the forces of recovery now in the making.

A. E. AMES & Company have made a compilation showing a total of \$269,411,845 which Canadians may be called upon to pay in New York this year in interest and principal of Dominion, provincial, municipal and corporation bonds. It is obvious, therefore, that a great deal of financing still remains to be done. During the coming months there will be a procession of offerings of bond issues, and doubtless the yields offered will be no less attractive than those seen already. Arrangements are being made to "stagger" the offerings so that they shall not prove too much for the market's power of absorption. Each issue offered so far has been taken up by investors with a rapidity that has astonished the most optimistic, and the fact has greatly strengthened public confidence in Canada's ability to provide for her own financial needs during the present crisis.



A SCENIC TRIUMPH OF THE MASTER BUILDER

The Tower of Babel, a curiously shaped promontory 7,580 feet high at Consolation Lake, Alberta.

—Wide World Photo.

WHY BONDS YIELD MORE

Measured in Units of Living, or Goods, the Yield of Money is 1.83% Greater Now Than in 1920

By M. J. PATTON

GOODS or gold—which is it the most profitable to have? The story of King Midas, the poor rich man who had so much gold he had nothing to eat, is the answer. Despite all the striving of men after gold, its value, in the last analysis, is determined by the goods it will buy—the things we eat, wear and use in our everyday life.

And in the same way the real value of bonds is measured. In other words, the worth of a bond to its owner is measured by the goods which its interest and its principal, on repayment, will buy.

Measured by this standard, high-grade bonds now yield more than they have for many years. They present an opportunity for investment that comes only once or twice in a lifetime.

One often hears the remark that bonds are not yielding the investor now as much as they did in 1920 and 1921, when commodity prices sharply collapsed with the puncturing of the post-war boom. At that time (December, 1920), it will be remembered the Province of Ontario, whose credit ranks next to that of the Dominion of Canada, brought out a 6 per cent. 15-year issue of bonds that was offered at 94.34, to yield 6.60 per cent.

This, naturally, invites comparison with the issue brought out by the same province toward the end of January last. This last issue, like the one in December, 1920, had also a 15-year maturity. The coupon interest rate was 5½ per cent. and it was offered to the public at 96, to give a yield of 5.9 per cent. Now, it may be said, the 1920 issue gave a yield of seven-tenths of one per cent. more than this year's issue. However, as we have seen, the real measure of what a bond is worth is the amount of goods which the income from it will buy.

What then was the income in goods, or in units measuring the cost of living, which the income from these bonds would buy?

In determining the value of bonds expressed in terms of goods, it is necessary to know the relationship of goods to gold—in other words, the purchasing power of money, or cost of living. Fortunately, our Department of Labor at Ottawa has been keeping a record of the cost of living for many years. Assiduously it has plotted the cost each month of food, clothing, rent, fuel, light and sundries for a family of five in sixty-nine cities throughout Canada. Great care is taken to have the prices accurate and comprehensive.

FOR example, twenty-nine different foods are included in the index and all compounds are weighted so as to give proper balance to the results. Food is given a weighting of 35 per cent., fuel 8 per cent., rent 18½ per cent., clothing 18½ per cent., and sundries 20 per cent. The index of the cost of living resulting from these compilations enables us to compare the real yields of the two Province of Ontario bonds issued in 1920 and 1932, respectively.

Let us see how they compare in terms of the units of living we can buy with their income. Reference to the Department of Labor's figures shows that in December, 1920, when the first Ontario issue was marketed, the cost of living index was 190, and in January, 1932, it was 133, the basis being 100 to represent the average cost of living in 1913. Money will thus buy more now than in 1920.

The purchasing power of one dollar in January last was 190 one hundred and thirty-thirds of that of the 1920 dollar, and the purchasing power of \$5.90, the income from \$100 invested in the 1932 Ontario bond issue, is \$5.90 times 190 one hundred and thirty-thirds, or 8.43 times that of the December, 1920, dollar. But \$100 invested in the bonds issued December, 1920, gave a return of 6.60 times the purchasing power of the December, 1920, dollar.

Measured, therefore, in units of living, or goods,

(Continued on Page 21)

PIONEER GOLD

WE have just issued a review of Pioneer Gold Mines of B. C. Ltd. This analysis is compiled from official statements and from reports of reputable mining engineers.

Pioneer Gold Mines is a well-managed, dividend-paying gold property which has developed important, high-grade gold reserves. Its mill capacity is now being trebled, all out of earnings. Increased earnings should become effective by Oct., 1932.

Analysis on Request

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Capital paid up \$1,373,643.11
Reserve and Surplus \$226,466.65
(As at Dec. 31st, 1931)

A Safe, Progressive Company

Great Bear Lake

THE current issue of the Mining Chronicle contains a fund of valuable information on this important district, in addition to a review of Eldorado and Great Bear Lake Mines, Ltd.—two of the most important companies in this area.

Copies on request.

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The Bell Telephone Company of Canada

Notice of Dividend

A dividend of two per cent. (2%) has been declared payable on the 15th day of April, 1932, to shareholders of record at the close of business on the 23rd March, 1932.

W. H. BLACK,
Secretary-Treasurer.
Montreal, 25th February, 1932.

GOLD & DROSS

The Eldorado Report

Editor, Gold and Dross:

I am a subscriber and interested in having your comment on Eldorado Gold Mines. I have this stock and wish to have your analysis of the annual report now to hand. There is some uncertainty as to the value of the holdings, owing to transportation costs, one newspaper saying that the high grade silver ore will not be of value for a long time. Also the radium ores are subject to adverse statements and we are rather confused.

—B. J., Hamilton, Ont.

Eldorado Gold Mines, Limited, shows in its balance sheet approximately \$300,000 available for exploration and development a sum which, in my estimation, is adequate for program immediately ahead of it. The ore occurrences as officially reported are remarkable for their silver values, for the average across good widths and for the lengths of vein exposed. The radium ore (pitchblende) discoveries so far as developed to date, appear to have real commercial possibilities, this opinion having been reached after reference to the reports of government engineers and geologists who examined them. To the reports of Dr. G. F. Kidd and Hugh S. Spence of the Dominion Government there have been added those of Dr. John F. Allen and Dr. J. A. Allan of the University of Alberta and all of their conclusions with respect to pitchblende showings were favourable. The concentration of radium values is remarkable and appears to be extensive laterally.

Some months ago I had occasion to remark that the silver discoveries would shortly overshadow the pitchblende and this forecast is justified by the annual report of the company. Anyone with a background of Cobalt experience will readily recognize in the channel assay results published by Eldorado unusual values and dimensions. If surface disclosures can be duplicated underground Great Bear Lake will become Canada's main source of silver and one of the richest in the world. The commercial exploitation appears to be the issue. Silver ore of this richness can be readily concentrated on the site to a product having a value of from one to three thousand dollars a ton. Or it could be refined into a rough bullion and shipped to rail head at a cost of a few cents an ounce. This development will not be immediate. It may take from one to two years to prepare a marketable product, although some high grade metallic silver may be shipped this year, with hand picked pitchblende, to provide a source of income.

Freight rates are high, \$160 a ton on outgoing material, but may be lowered. Even at that rate and in a short season a large amount of valuable metal could be marketed in a year at a considerable profit.

From the shareholders' point of view the outstanding factors are that the company is moderately capitalized, has sufficient money for its needs and has one of the finest mineral showings recorded in Canada in many years. Those who look for a quick and great appreciation in shares run a chance of disappointment. The basic situation is very good. I believe that those who are able by training and experience to judge such a situation are aware of this fact.

Simpsons Ltd. Preferred

Editor, Gold and Dross:

A friend of mine has got an idea for making some money now and he wants me to go into it too. He says that the preferred stock of Simpsons Ltd., is on the bargain counter, that it is an A1 buy right now and that it is sure to go up. He says that the company's report was a good one even if business wasn't as good as a year ago because that was to be expected. He says it is one of the biggest businesses in Canada and that the time to get into things is when they are low. I nearly bought some of this but I thought I would play safe so I come to you. Will you please let me have your opinion on buying this right away because I don't want to be too late if my friend is right.

—R. W. T., Milton, Ont.

You won't be too late if you put off buying this stock for quite a time and, unfortunately for him, your friend isn't right. I can see his line of reasoning and on the surface it is all right but it doesn't go deep enough and it overlooks a number of extremely important facts. My frank opinion is that the 6½ per cent. preferred of Simpsons Ltd., is not a buy for anyone just now.

Space does not permit of an exhaustive analysis of the company's position in these columns but there are certain almost self-evident facts which should be considered by any investor. In the first place the market itself gives warning of danger; a price of around 42 and a yield of 15.4 per cent. certainly indicates lack of faith in dividend continuance. Even in these days of abnormal yields a figure of over 15 indicates that a stock is definitely beyond the "bargain" category.

With regard to the company's recent report, your friend is correct in suggesting that the showing was excellent with regard to conditions which obtained throughout the year—conditions which had not been duplicated in the company's sixty years of doing business and which, very probably, will not be repeated. Nevertheless the company failed by \$122,825 to earn dividend requirements on the preferred, net profits being \$620,480 as against preferred dividends of \$743,405. Total deduction from surplus was \$242,825, \$120,000 having been paid during the year on Class "A" dividends before discontinuance. Balance carried forward at the end of 1931 was \$702,229 as against \$945,054 from the previous year. Despite a decline in working capital of roughly \$1,000,000 the company's financial position remained exceedingly strong, current assets standing at \$11,933,902 as against current liabilities of \$3,260,035.

While there can be no denying your friend's allegations with respect to the company's importance in the commercial world and its firmly entrenched position this is of secondary importance to the prospective purchaser of the preferred, as compared with declining profits and prospects of discontinuance of dividend. Frankly I do not think that the company can, or will, maintain the dividend unless such action is fully warranted by profits. Conditions of declining commodity prices, inventory losses, intense competition and tariff uncertainty will

undoubtedly be subjected to beneficial modification before very long, but at the present time they unfortunately persist. You must remember too, that the preferred of Simpsons Ltd., ranks after the bonds and preferred stock of the Robert Simpson Company, Ltd., and after the bonds of Simpsons Ltd. These naturally have first call on earnings and only a distinct upturn will make the junior preferred at all attractive.

Teck Hughes a Buy

Editor, Gold and Dross:

How does Teck Hughes strike you as a speculative investment at current levels of around \$4.40 a share? The dividend is, I understand, around 60 cents a share. Can the company earn this? If so, why is the stock selling at present price. Even for a gold stock the yield is rather unusual and I would like to have some explanation.

—M. B. G., Toronto, Ont.

Teck Hughes regular dividend is 15 cents quarterly, or 60 cents a year and in 1931 one five cent bonus was declared, to make a total of 65 cents. Under ordinary circumstances the stock should sell from \$6 to \$6.50 a share, to give a yield of ten per cent. or better. This is accepted as normal for gold shares. Teck Hughes has been under selling pressure which is said to come from liquidating estates and this seems a reasonable explanation. You are probably more interested in future earnings performance than past history and in this direction there is grounds for believing that the mine can earn for some time to come 60 cents or more a share. On this assumption, which I believe to be correct, the stock at current levels may be classed as a good speculative buy.

Canada Steamship Lines

Editor, Gold and Dross:

Can you tell me which is the chief bond issue of Canada Steamship Lines, the 5 per cent. debenture stock or the 6 per cent. first and general mortgage bonds. I hold the debenture stock, but as I see that the other issue is selling down around 35, I am wondering what mine is worth. Maybe I'd better get rid of it anyway. What do you think?

—S. C., Outremont, Que.

The senior security of Canada Steamship Lines Limited is the 5% consolidated first mortgage debenture stock maturing August 15th, 1943. This issue is secured by a specific mortgage upon the freehold and leasehold land, buildings, steamships, upon shares of other companies owned or hereafter acquired, and by a general charge upon the property, assets and undertakings of the company. Current quotations are around 86.

Next in line are the 6% first and general mortgage bonds maturing on October 1st, 1941, which are a first mortgage on the properties acquired from the George S. Hall Coal and Shipping Corporation and the Great Lakes Transportation Company Limited, and a second mortgage on all the other properties and assets of the company. This issue is quoted around 36.

There has been some doubt as to whether the company would pay the interest due April 1st next on the first and general mortgage bonds due 1941, although the present expectation in financial circles is that the payment in question will be made. Further payments on this issue, however, are questionable. But so far there is no question of the company's ability to continue to maintain the 5% debenture stock in good standing (the issue you are holding).

Ford of Canada "A"

Editor, Gold and Dross:

I see that the "A" stock of the Ford Motor Company of Canada has been going up on the market lately. I write to you now as I would like to get a brief opinion on a little gamble I have been making. I bought some of this stock at 11 thinking that the announcement of the new cars coming along would have a good effect on the market, and it did, that is, if that is what made the market go up. My point now is what to do. Will I take my profit or do you think it will go higher? I don't mean in just a short time, but what I am getting at is would I be better off if I held this stock as a straight buy instead of just for a flyer? Thanks.

—B. K. B., Montreal, Que.

This is the first time in quite a while that I have had the opportunity to use the old remark about no one ever getting poor by taking profits. By that I mean that the present "boom" in Ford "A" — if such a comparatively modest appreciation warrants such a term — may be comparatively short lived. Again, it may not, but whatever movement there is will depend directly upon the vagaries of the market. The important point to remember is that the company is not earning, and not paying, dividends at present, and that in all probability it will be some time before distribution is resumed. However far forward Ford "A" may go in the present movement, it is my opinion that there will be a falling off before serious appreciation, based on profits in sight, begins.

On the other hand, if you would change your operation from a "little gamble" to a straight buy for a long term appreciation, I think you would be fully warranted in retaining this stock. It is quite probable that the price of 11 which you paid was the bottom and you stand to enjoy appreciation of a substantial nature. I agree with you that the forward movement was due to the official announcement of the new models, which not only removed the uncer-

NOTICE TO READERS

Saturday Night's investment advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped, self-addressed envelope.

Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

Inquiries which do not fulfill the above conditions will not be answered.

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Dividend No. 192

Three per cent
payable 1st April, 1932
(being at the rate of 12% per annum)

Notice is hereby given that a Quarterly Dividend of Three per cent (3%) for the three months ending March 31st, 1932, (being at the rate of 12% per annum) has been declared upon the Capital Stock of this Institution, and the same will be payable at the Offices of the Company, Toronto, on and after Friday, the 1st day of April, 1932. The Transfer Books will be closed from the 16th to the 31st of March, both days inclusive.

By order of the Board,

G. A. MORROW,

Managing Director

Toronto, February 19th, 1932

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Assets

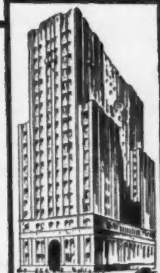
Decem'r, 1925 Decem'r, 1931
\$12,375,516 \$25,779,000

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International Petroleum
Company, Limited

Notice of Dividend No. 32

NOTICE is hereby given that a dividend of 25c, United States Currency per share has been declared, and that the same will be payable on or after the 15th day of March, 1932, in respect to the shares specified in any Bearer Share Warrant of the Company of the 1929 issue upon presentation and delivery of coupons No. 32 at the office of the Secretary.

The Bank Farmers Trust Company,
2 William St., New York, N.Y.
The payment to Shareholders of record at the close of business on the 29th day of February, 1932, and whose shares are represented by registered Certificates of the 1929 issue, will be made by cheque, mailed from the office of the Company on the 14th day of March, 1932.
The transfer books will be closed from the 1st day of March to 15th day of March, 1932, inclusive, and no Bearer Share Warrants will be "split" during that period.

J. R. CLARKE, Secretary.

36 Church Street, Toronto 2, Canada.
12th February, 1932.

Note: Coupons may be redeemed at any Branch of the Royal Bank of Canada in Canada, at the current buying rate for demand exchange on New York.

The British American Oil
Company Limited

DIVIDEND NOTICE

NOTICE is hereby given that the regular dividend of Twenty Cents (20c) per share has been declared on the issued No. Par Value capital stock of the Company for the first quarter ending March 31st, 1932. The above dividend is payable, in Canadian funds, April 1st, 1932, to Shareholders of record at the close of business on the 12th day of March, 1932. Transfer Books will be closed from the 14th to the 31st of March, both days inclusive.

Share Warrant Holders will present Coupons Serial No. 8 to The Royal Bank of Canada, Toronto, Canada, on or after April 1st, 1932.

By Order of the Board,
F. W. BINNS, Secretary.

DATED at Toronto, March 1st, 1932.

Financial Editor, Saturday Night:
I am in receipt of your favor enclosing information re the Wireless Company. This gives me the very information I require and I wish to thank you very much. I also appreciate the fact that your letter dealt with the exact point that was troubling me.

—H. J. B., Walkerville, Ont.

GOLD & DROSS

tainty surrounding Ford, but gave an impetus to the whole industry which had been hanging upon the Ford plans. While the motor industry of today is played by skilled strategists, it is not likely that the Ford people are to be outguessed, and I anticipate a high sales volume once the new models are on the market.

It will be some time of course, before substantial profits accrue, and in the meantime the report for 1931, which will not make particularly good reading, may have a depressing effect on the market. The current year should tell a very different business story for Ford, with consequent benefit to those who hold the stock.

POTPOURRI

A. P., Toronto, Ont. RIDGEDOME is inactive and has been for nearly a year. The last effort was diamond drilling and the sinking of a shallow shaft. The property operated under somewhat of a cloud, due to the earlier ownership of an unscrupulous promoter. When the claims were taken over by a new interest he found it difficult to overcome the financing handicap. Frankly, this property has to date shown no indications of having minable ore bodies.

F. H., Prince George, B. C. OREGON COPPER is capitalized at ten million shares of 50 cents each, all issued. It holds a large number of claims in East Oregon, totalling 5 miles in length along a copper zone about 25 miles from Baker, Ore. Development includes two shafts, one to 550 feet, one to 1,700 feet, with about 25,000 feet of lateral work. Company has been in debt and in 1930 a new company was formed, called Pacific Mines, Limited, capital, 3,000,000 shares of \$1 par to wipe out debts in consideration of certain interests given to it. This Pacific Company is owned 25% by Oregon Copper and 50% is held in escrow until completion of contract. Pacific Company is under obligation to bring properties to production but the outlook at the moment is not very bright.

G. F., Komoka, Ont. I think that you are unnecessarily worried about the safety of some of our leading financial institutions. I certainly have heard nothing at all about people taking money out of the HURON AND ERIE MORTGAGE CORPORATION, and I think that those who do so are exceedingly ill-advised. This firm is in an absolutely safe and sound condition, is an old and well established company, and while it is quite true that it has money invested in mortgages, it has always taken adequate steps to protect its interests. The company is in sound and liquid position and there is no reason why people who have money on deposit, or who hold the debentures or other securities of the company should have any cause for alarm whatever.

W. H., Barrie, Ont. I regret to say that the outlook for your CENTRAL PUBLIC SERVICE CORPORATION Class "A" shares is not at all encouraging at the present time. The company has suspended payment of cash dividends and is not likely to resume such payment for some time. Furthermore, the financial position of the company is not particularly strong. This company acquired a number of properties in 1928 and 1929 for which it seems to have paid prices a good deal higher than subsequent profits have justified, which process has naturally resulted in an undue expansion in capital liabilities. In spite of the unfavorable outlook, I think you might as well hold for the present as you would get almost nothing for the stock in view of present quotations. The general depression is doubtless responsible in at least some degree for the low price of these shares, and any substantial improvement would find a reflection in the stock market. While there is no present probability of this, it is at least a possibility.

J. F., Cottam, Ont. The chief reason why the experience of Canadian banks has been in such striking contrast to banking in the United States is because of an essential difference in the banking systems of the two countries. In Canada, as you know, the branch banking system is followed entirely, that is, the banks are all of large size, and maintain many branches serving their entire territory. This system permits of the building up of immense resources, and also permits of definite control over the operations of all branches from a head office which is continuing that point. Is an upward move in prospect?

Dr. Carl Snyder's studies have lead him to the belief that gold production is increasing as rapidly as industrial and agricultural production. The League of Nations Gold Delegation has a less optimistic opinion. The future of gold production is a question which lies in the realms of prophecy, outside the field of economics. Nevertheless, the release of gold hoards may have an effect on prices over the next few years.

COMMODITY price swings have experienced a well-defined economic rhythm. For thirty-one years after the Napoleonic wars, prices declined irregularly. Then, there was a twenty-four year advance. The subsequent decline lasted twenty-three years, which was followed by a twenty-four year advance until 1920. The current decline is only in twelfth year. History suggests that the usual intermittent decline is about twice this length.

To deliberately cheapen currency with the view of stimulating business may be running counter to important economic trends. The results may be disturbing unless the situation is understood. Readjustments to realities may be necessary.

On the other hand, deflation has carried us to within sight of chaos. A counter-deflationary policy to cushion the decline is a constructive move. A year or so of rising prices might materialize. Such a period would provide a breathing spell for industry to adjust itself.

The Glass-Steagall bill is an emergency measure. After purchasing three-quarters of a billion dollars' worth of government securities, and after putting into circulation a billion and a quarter of Federal Reserve notes, during the past year, a point was being

ally in touch with general conditions. In the United States, on the other hand, the majority of banks are comparatively small ones, often with no branches. The capitalization of these small banks is small and often the manager has only his own experience on which to rely, without being able to call upon head office information. He is, therefore, not so competent in the extending of credit or the loaning of money, and in addition a comparatively small loss would be sufficient to impair the whole structure. In Canada, however, a loss by any one branch would in no way affect the general soundness of the bank. There have been no bank failures in Canada since the beginning of the depression nor are there likely to be any.

C. W., Belleville, Ont. I would advise that your client deposit his GREAT LAKES PAPER COMPANY bonds with the bondholders' committee. It will not invalidate his position in any way and will strengthen the hands of the committee in their efforts on behalf of bondholders generally.

W. E., Exeter, Ont. Some time ago "Saturday Night" reported that INTERNATIONAL ASSETS LIMITED, which was in liquidation, did not have sufficient assets other than to cover claims of the bank, and that shares of the company would be worthless. The liquidator was G. T. Clarkson, 5 Wellington Street West, Toronto.

W. T., Cardinal, Ont. JAY COPPER GOLD MINES actually worked, put down a shaft to 500 feet, did considerable lateral work, spent \$287,000 according to their own account, before closing down. The financing arrangement failed, several attempts were made to secure funds and then an arrangement was made whereby the property was to be taken over by CALCONDA MINES on the basis of ten shares of Jay Copper for one of Calconda. This deal seems to have fallen through. More recently shareholders were offered a chance to buy CANADIAN GOLD PLACERS on a basis which was certainly not attractive. Summed up, shareholders of Jay Copper had some run for their money but mining results simply did not live up to early expectations and indications. Some ore was found but not enough. It looks rather hopeless at this time.

G. T., Dunnville, Ont. CANADA CEMENT is not a bad bet as a long pull speculation at around its present price, but personally I would be inclined in your place to select the preferred stock. The preferred gives you a very good yield, plenty of opportunity for market appreciation, and, of course, considerably greater safety than the common.

S. E., Owen Sound, Ont. Since you have held your CONSOLIDATED INDUSTRIES stock this far, I would advise against selling at current low levels if you do not need the money. The company has suspended dividends on the common stock due to reduced earnings as a result of excessive competition and price-cutting, but the management is able and aggressive and the company should continue to make progress over the longer term. Whether or not the stock market is going to strengthen or grow weaker I cannot say, but it is certain that general conditions must take a turn for the better eventually. When that happens this stock should sell higher.

C. P., Montreal, Que. GREAT BEAR PROSPECTORS SYNDICATE is simply raising money for the purpose of sending men in to the region indicated, to locate claims and make discoveries, if possible. The party leaves in early March, I understand. They have nothing now but hopes and a little initiative. The syndicate structure takes the usual form, capital being 500 units of \$35 each, total \$17,500, of which 125 units are to go to the organizer, rather a high percentage. However if they sell the units to raise \$13,125 they will have enough to equip a party. Looking over the literature I do not find much wrong with it. It is simply a wild bet that the men will discover something of value. The principals of the organization are promoter type, not engineers.

W. R., Regina, Sask. In view of the currently improved prospects for the leading motor car manufacturers, I think that CHRYSLER is moderately attractive as a speculative buy. It does not, however, occupy the first place in the motor list, and I think that GENERAL MOTORS is more attractive. I would list the motor shares in order of attractiveness at present as follows: 1. GENERAL MOTORS, 2. NASH, 3. PACKARD and 4. CHRYSLER. It is too early in the year, of course, to predict what motor car sales may be, but there is some evidence, as a result of the reception accorded the new models, that results may be better than last year. Should this prove to be the case, naturally appreciation in the motor shares might reasonably be witnessed.

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The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

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WINNIPEG, MAN.

W. R. HOUGHTON, President



HEAD OFFICE, TORONTO
C. M. HORSWELL, MANAGER

Concerning Insurance

Licensed Insurance Best Buy

Wise to Stick to Regularly Licensed Companies With
Government Deposits for Protection of Policyholders

By GEORGE GILBERT

IT IS true, of course, that the great majority of our merchants and manufacturers have the business acumen to place their insurance only with regularly licensed companies, whether Canadian, British or foreign, which maintain government deposits and assets in this country amply sufficient to guarantee the fulfilment of their Canadian obligations.

As this large group of licensed companies also maintain substantial offices and staffs in Canada, pay heavy Dominion, provincial and municipal taxes, give employment to many thousands of our people, expend large amounts here in the purchase of supplies and equipment of all kinds, and support inspection and rating bureaus and their personnel, it is generally recognized that it is good business to deal with them on that account as well, because in so doing they are at the same time enlarging the field for the sale of and the ability to purchase their own wares.

But it must be admitted that there are still quite a number of our industrial and mercantile firms who do not take this long-sighted view; they appear to be interested only in the rate charged for the insurance, to the exclusion of its security, collectability or any other consideration. For what in most cases is only a trifling difference in the net cost, they are evidently satisfied to take the chances of placing large amounts of insurance with United States mutuals and reciprocal inter-insurance bureaus which are not licensed by the Dominion and which maintain no government deposits here for the protection of their Canadian policyholders.

For instance, a Canadian manufacturer, whose product enjoys high tariff protection, recently placed his total insurance of \$400,000 with companies not licensed by the Dominion, at a cost of about \$340 per annum. When placed with regularly licensed stock companies, the cost of this insurance was \$520. While the ostensible saving effected by making the change amounted to \$180, or 50c a day, the manufacturer in question, who has a number of these same stock companies among his customers, lost through his action one order alone for a set of supplies on which his profit would have been \$100, and no doubt he will lose other similar orders as the news spreads among his insurance customers. In his case, apart altogether from the question of the security and collectability of the unlicensed insurance, he pursued a short-sighted course from an immediate dollars and cents standpoint.

Another prominent manufacturing concern recently refused to place its fire insurance with licensed companies because the premium quoted by them on \$600,000 insurance exceeded by \$34.40 the amount quoted by unlicensed mutuals. So the mutuals get the business at \$730, and this manufacturer, who enjoys tariff protection on his product of about 40 per cent., effects an apparent saving of 5 per cent. on the cost of his insurance.

In another case, a Canadian manufacturer carrying on business protected by a high tariff has placed the insurance on his plant, amounting to \$300,000, with unlicensed mutuals in order to achieve an apparent saving of less than 25

cents a day on the cost of his protection.

One of the largest tariff-protected industries in Canada, carrying almost \$4,000,000 of fire insurance, recently declined to place the business in Canada, although the whole difference in cost was less than \$500 per annum. Another manufacturer, protected by a high tariff, who does a large amount of business with a government controlled organization, has carried his insurance with these mutuals for a good many years, although the difference in cost on \$2,800,000 insurance has been only \$426 per annum in favor of the mutuals as against the premium charged by Dominion licensed stock companies.

In another case, a manufacturer, long established in Canada, whose business has been built up behind a high tariff wall, has always carried his business with mutuals. His insurance amounts to \$660,000, and he recently declined to place the business with licensed companies because of a difference of \$198 per annum in the premium charge.

These concrete cases, and many others which could be cited if space permitted, make it plain that the economic loss to Canada on the premiums going to outside insurance concerns amounts in the aggregate to a very substantial sum.

Because these outside concerns transact their Canadian business mostly from their established offices in the United States and incur but little if any expense in this country, they are free to underquote the rates of companies regularly domiciled here and which maintain offices, staffs, pay taxes, salaries and commissions, invest their funds in Canada, and whose operations add millions of dollars annually to the purchasing power of our people.

We have heard a good deal lately from our mercantile and manufacturing institutions about the desirability of purchasing Made-in-Canada goods. It is just as desirable that these institutions should not reduce the purchasing ability of their fellow-citizens by failing to "Buy Insurance in Canada". In fact, those which adopt in their purchases of insurance a policy which they do all they can to discourage in the buying public when it comes to their own goods, hardly have a right to expect a continuance of favored treatment from either the consumer or the government for their own products.

New Conservation Plan of Great-West Life

A SPECIAL conservation plan has been inaugurated by the Great-West Life Assurance Company of Winnipeg, in an effort to minimize the lapsation and surrender of policies on which there are heavy loans.

The scheme is based upon the redating and reissue method which has been so successfully applied by the Great-West Life to the reinstatement and adjustment of lapsed policies.

INSURANCE INQUIRIES

Editor, Concerning Insurance:
Would you kindly give me what information you can, as to reliability, financial condition, etc., of The Pacific Mutual Benefit Association, Vancouver, B.C.

—M. C. H., Trail, B.C.

As the Pacific Mutual Benefit Life Association, Vancouver, B.C., operates on the altogether unsound and thoroughly discredited assessment system, my advice would be to leave it severely alone. Buy what insurance protection you require from a regularly licensed legal reserve life insurance institution.

Nothing but loss and disappointment can result in the long run to those who depend upon such concerns for their life insurance, as time and mathematics have abundantly demonstrated the unsoundness and fallacy of the assessment system as a basis upon which to predicate a life insurance undertaking.

So well is this fact now generally recognized that a license can no longer be obtained from either the Dominion or any of the Provinces to start a life insurance business on such a basis.



LEADS PRODUCERS

E. H. Fairty who has the distinction of being the leading personal producer of the Mutual Life Assurance Company of Canada for the year 1931. He has been connected with the company since January 1, 1911, and during that time has been an outstanding representative, having qualified for membership in the production clubs of the company each year since their inauguration. Mr. Fairty has one of the best conservation records in the company, having had no lapses in 1931 and has never sold a policy that has not been paid for.

ness on such a basis. Even in British Columbia, the last stand of these post-mortem assessment associations, no new society can now obtain incorporation or a license to carry on operations on the assessment system, though those already in existence when the prohibitory legislation was enacted were specifically exempted and are accordingly permitted to go taking money from the public for their unsound insurance schemes.

It should be evident to even provincial legislators that if it is unsafe to continue incorporating and licensing new assessment concerns, it is equally unsafe to permit the existing organizations to continue operating on the assessment system. They should be required to readjust their affairs to an actuarial basis without delay or to wind up operations by a distribution of their assets among the present members.

Editor, Concerning Insurance:

Would appreciate your advice as to the soundness of Mutual Relief Life Insurance Company. Does this company operate under Dominion charter, and do you consider them safe to insure with?

—M. E., Calgary, Alta.

Mutual Relief Life Insurance Company does not operate under Dominion charter but under Provincial charter. It is regularly licensed in the Provinces in which it transacts business, and is safe to insure with.

Its report for 1931 shows total assets of \$5,042,747, and a surplus over all liabilities of \$107,355, so that policyholders are afforded ample protection.

It formerly operated as a fraternal society under the name of Odd-fellows Relief Association, but was reincorporated as a mutual life insurance company in 1929. It is a legal reserve company, its reserves being calculated on the American Men (5) table with 3½% interest for all policies issued since the change from a fraternal society to a life company took place, and 4% for all policies issued prior to that time.

Editor, Concerning Insurance:

Is the New York Reciprocal Underwriters Insurance Company safe to do business with? I can save a considerable amount in the cost of my insurance by giving this company my business.

—H. L. M., Montreal, Que.

New York Reciprocal Underwriters, of course, is not an insurance company, but an inter-insurance bureau or exchange, and there is a fundamental difference between the protection by it and by a stock insurance company. When you buy insurance from a stock company, you transfer the risk to the company and when you have paid the premium you have no further liability, actual or contingent; whereas when you become a subscriber of a reciprocal you go into the business of exchanging contracts of indemnity with the other subscribers, and while the cost of your protection may work out at a lower figure in that way, you have no guarantee that such will be the case, on account of the assessment liability of subscribers. In the New York Reciprocal Underwriters the assessment liability of subscribers is limited to one and one-half times their annual premium on a single risk, and ten times such premium on a conflagration.

This reciprocal is licensed in Quebec, but is not required to maintain a deposit with the Gov-

People used to "carry" Life Assurance Now they "own" it

Life Assurance used to be regarded, even by those who looked upon it most favourably, as a burden—something to be carried. Necessary, but nevertheless a burden.

The view point has changed. Nowadays Life Assurance is everywhere regarded as valuable property, an investment which constitutes a present safeguard and a future protection.

There is a Sun Life Policy exactly suited to your requirements, and free assurance counsel is at your service.

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WELLINGTON FIRE INSURANCE COMPANY Established 1840	Assets \$ 951,783.80
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STUYVESANT FIRE INSURANCE COMPANY Established 1850	Assets \$ 4,284,267.00
PACIFIC FIRE INSURANCE COMPANY Established 1851	Assets \$ 6,234,552.42
NEW JERSEY INSURANCE COMPANY Established 1910	Assets \$ 3,857,350.92
MILLERS NATIONAL INSURANCE COMPANY Established 1865	Assets \$ 5,795,145.50
LUMBERMEN'S INSURANCE COMPANY Established 1873	Assets \$ 4,864,127.56
STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY Established 1835	Assets \$ 885,114.13
AMERICAN AUTOMOBILE INSURANCE COMPANIES Established 1911	Assets \$13,428,239.40
LLOYDS CASUALTY COMPANY Established 1882	Assets \$ 6,434,501.97

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Established 1871
Cash Assets \$ 1,800,000.00

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Insurance in force.....over \$200,000,000.00		
Total Assets over.....	3,000,000.00	
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Canadian Head Office: TORONTO, Colin E. Sword, Manager for Canada

1866 SIXTY-FOUR YEARS AN INSURANCE INSTITUTION 1930

SVEA FIRE & LIFE INSURANCE COMPANY

TOTAL RESOURCES EXCEED \$30,000,000

FIRE AND ALLIED LINES

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Applications for Agencies Invited

ernment to protect Canadian subscribers. It was formerly licensed by the Dominion, and, as required by Dominion law, maintained a deposit at Ottawa. Its Dominion license expired on March 31, 1928, and was not renewed, but its deposit was retained by the Government for the protection of holders of its certificates at that time, and, is not available, I understand, for the protection of those becoming subscribers since that date.

In insuring with foreign organizations, SATURDAY NIGHT advises sticking to those which are regularly licensed by the Dominion Insurance Department and are required to maintain substantial Government deposits here for the protection of Canadian policyholders.

Editor, Concerning Insurance:

Will you please advise me as to the financial standing of the London Life Insurance Company of Canada from the standpoint of a prospective purchaser of life insurance. What are the prospects of the company continuing their present rate of profits?

—C. J. M., Winnipeg, Man.

London Life Insurance Company is in a strong financial position, with total assets of \$72,221,000 and a net surplus over capital and all liabilities of \$2,812,000, after making full provision for profits due and accruing to policyholders and for sufficient investment reserves to take care of all excess book values over market values at December 31, 1931.

It is accordingly in a good position to maintain satisfactory dividends to policyholders, and if you took a policy with it you would be making no mistake. Its Jubilee Policy is a very attractive par. contract, as you obtain a low rate to begin with, and also receive an annual dividend. Policyholders are receiving the same dividends in 1932 as they received in 1931, I understand, while the policyholders in many other companies are having their dividends materially reduced.

Editor, Concerning Insurance:

Re: The Ministers' Protective Society.

This Society operating in Meadville, Penn., issues a benefit certificate for a matter of some \$10,000 per year, and the conditions embodied thereon seem to be so liberal that one wonders how they can offer such benefits at such a minimum premium.

As a subscriber to your paper for the past twenty years I should be very glad indeed to have some information regarding this Society.

—C. F. W., Halifax, N.S.

Ministers Protective Society has been in operation since 1920, and is licensed in the State of Pennsylvania as a beneficial and limited life society. It transacts a limited life, health and accident insurance business. Latest figures available show that its total life, health and accident premiums in 1930 amounted to \$47,344.20 and that the total amount paid policyholders was \$10,078.00, while the total expenses of management were \$38,511.05. Its total assets are shown as \$236,417.30 and its total liabilities as \$16,796.99, made up of: net reserve, \$501.50; claims in course of adjustment, \$4,028.00; premiums paid in advance, \$11,921.85, and accounts due and accrued, \$345.64.

Besides, it is not licensed in Canada and has no deposit with the Government for the protection of people in this country insuring with it. Payment of claims against it could not be enforced in Canada; the claimant would have to go to Pennsylvania to try to collect, which would put him virtually at its mercy so far as getting his money is concerned. Accordingly, I would advise passing up its proposition, however low its rate may appear to be.

Editor, Concerning Insurance:

I am writing you for information regarding the Ancient Order of Gleaners, Detroit, Michigan.

While they claim to be on an actuarial basis, is it not a fact that a vote of the directors could change the premium or reduce the amount of insurance? In the case of a policyholder in Canada holding one of these certificates, would there be any trouble in collecting the claim in the event of death?

—C. S., Woodstock, Ont.

Ancient Order of Gleaners was founded in 1894, and now operates on an actuarial basis, all policies being valued on American Experience Table of Mortality with 3½% interest.

Its total admitted assets at the beginning of 1931 were \$5,799,627.22, and after providing for policy reserves of \$4,129,026.88 and all other liabilities there was a contingency reserve of \$250,000.00 and unassigned funds of \$46,821.19.

As the society shows a 106.8% degree of solvency on the Am. Exp. 3½% legal reserve basis, it is safe to insure with for fraternal insurance wherever licensed to operate. It is licensed in several

States across the line, including Michigan, Ohio and Pennsylvania, and anyone who took out a policy with it while residing in the States would be well-advised to continue it in my opinion, as there should be no difficulty in collecting any valid claim under those circumstances.

But, as it is not licensed in Canada, I would not advise anyone residing here to take out a new policy with it. In buying additional insurance I would recommend purchasing it from a regularly licensed legal reserve life insurance institution.

Editor, Concerning Insurance:

An answer to the following would oblige: Q. Can a tenant or lessee who has placed fire insurance on a portion of a store or other building (say new store front or addition which was constructed at his expense) with a specific amount named thereon, collect indemnity for loss under terms and conditions of a policy issued by any fire insurance company?

—E. T. C., London, Ont.

If a tenant places fire insurance on store fixtures or a new store front under a form covering them as tenant's improvements, there is no doubt in my mind that he can collect in case of a loss under the terms and conditions of a policy issued by any regularly licensed fire insurance company; particularly where there is a specific item in the policy covering tenant's improvements. The fact that the building owner might recover for loss or damage to store front under policy on building would not necessarily preclude the tenant from recovering also.

Editor, Concerning Insurance:

I shall be pleased to have your opinion of the Portage La Prairie Mutual Insurance Co. as a satisfactory company with whom to place automobile insurance.

I am informed by their agent that policyholders in Ontario are not subject to assessment in the event of failure beyond the premium on the unexpired insurance. Can you confirm this?

I am considering the placing of a policy with them and shall appreciate any information you can give me.

—J. H. R., Toronto, Ont.

Portage La Prairie Mutual Insurance Company has been in business since 1884, and formerly operated under a Manitoba charter and license. It now carries on business under Dominion charter and license, and has a deposit with the Government at Ottawa of \$230,291 for the protection of policyholders.

Its assets at the end of 1931 totalled \$1,625,156, including \$807,748 of unassessed premium notes, and it showed a surplus of \$1,446,771 over all liabilities. Excluding the unassessed premium notes, the surplus over all liabilities was \$639,023, so that apart from the premium notes the surplus is a substantial one.

Policyholders are accordingly well protected, and the company is safe to insure with for the class of insurance transacted.

With regard to the non-assessability of policyholders, there is a provision in its charter under which a policyholder is liable in respect of any claim against the company to the extent of the amount unpaid either upon his premium note or upon his cash premium and no more.

Why Bonds Yield More

(Continued from Page 17)

the income from \$100 invested now in the 15-year bonds of the Province of Ontario gives a yield of 8.43 per cent. as compared with 6.60 per cent., in December, 1920. That is, the real yield of money is 1.83 per cent. greater than in 1920.

Is it any wonder that shrewd investors are purchasing high grade bonds now? Experience has shown that such returns seldom can be obtained for more than a few months.



EMPIRE LIFE WINNER

C. P. Green, of Hamilton, District Manager of the Empire Life Insurance Company, who won the Shield in the Annual Challenge Shield Competition just completed.

Great American Insurance Company New York

INCORPORATED 1872

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Assets \$348,403.50, surplus to policyholders

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Age	Premium	Age	Premium
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30	15.90	45	27.59
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A National Service by a Canadian Company

TOO MUCH MILK

Owner of Cow Suffering Badly, But Distributors
Have Their Troubles Too.

By ANDREW OLIPHANT

THE primary producer is the man in the cellar. The price structure has collapsed. The superstructure, in the various storeys of which are the manufacturer, the jobber, the retailer and the consumer, is leaning out of plumb and the people upstairs are nervous and uncomfortable. But, so far, their position is better than that of the primary producer in the cellar, who is flat on his back, with the whole weight on his stomach. And his stomach won't stand much more.

Ever since people began to congregate into the population groups which have come to be known as cities, depending on the surrounding country for foodstuffs, it has cost a great deal more for a potato in a city than on the farm. And from time immemorial, the man who produces a crop, though his effort required months or years and is subject to all sorts of speculative hazards, has received less for it than does the man who trades in it or distributes it. That is economically unjust unless the raw product passes through a number of intricate stages of manufacture before it is ready for the consumer.

Railroads, steamships and motor vehicles have been factors in reducing the time element between producer and consumer, and this has tended to lessen cost. But in the matter of farm products, these agencies of transport have not helped the primary producer as

regards price, for the commodities now can be brought a greater distance to serve a city, and the nearby producers no longer are in a preferred position. On the whole, the progress that has been made toward the spread between primary producer and ultimate consumer has been negligible and it is difficult to see what can be done about it.

Milk is a case in point. It is a farm product the basic or primary price of which has slumped appallingly in the last year or two and yet which costs nearly as much to distribute after it reaches the city as when the owner of the cow was receiving twice as much as he is receiving at present.

There is no one to deny that the producer of butter fat is not being paid well enough. It also is evident that it would be highly desirable if distribution costs were lower in order that, if for no other reason, the children of the poor could be fed more cheaply. It also might be hoped that lower retail prices would result in larger consumption and thus stiffen the basic price, but this can be no more than a pious hope. After allowing for the increase in population, there is no appreciable increase in consumption in Toronto, for instance, although the retail price of milk has dropped a third or more within the last two or three winters.

Without venturing an opinion as

International Progress

1914	1923	1931
Subscribed Capital		
\$132,200.00	\$4,052,600.00	\$5,620,400.00
Paid-up Capital		
\$50,744.00	\$518,663.00	\$877,445.01
Assets		
\$65,215.00	\$561,110.00	\$1,084,457.52
Mortgages and Agreements		
\$56,141.00	\$508,862.00	\$1,007,986.00
Reserve and Undivided Profits		
\$10,881.00	\$40,409.00	\$204,460.52

Copy 1931 Report with Balance Sheet mailed on request

International Loan Company

Established 1913.

HEAD OFFICE, WINNIPEG.

Geo. W. Argue,
Managing Director.

H. F. M. Ross,
President.

Clifford Dick,
Secretary-Treasurer.

Western Canada's Dominion Mortgage Corporation

to whether every distribution economy has been achieved that could be achieved, there is the obvious fact that it costs more to dis-

tribute milk now than in other days.

BACK in the years when William Jennings Bryan was advocating bi-metallism as a way out of a depression, a man who wished to set up in the milk business bought a horse and wagon, a few cans and a pint and a quart measure. He did not need six-and-a-fraction cents per quart spread between what he paid and what he received. But since then we have seen a constant broadening of legal requirements on the ground of health, until to-day the cost of pasteurization and bottling is a considerable item in the cost of milk. The modern world could get its milk more cheaply but it would not be safe milk and there will be none to propose the removal of the health department's restrictions which have reduced infant mortality and virtually ended typhoid epidemics.

Distribution costs per unit do not decline in times of slow business. Most businesses are geared to take care of an average volume of trade and when the volume falls below average, the diminished volume must carry the whole overhead. Every business has found certain economies feasible but every business also has found that certain other expenses are increasing. The milk companies' employees are being paid less. Horse feed is cheaper. But reductions in the cost of these items and others are probably more than offset by increases in civic, provincial and Dominion taxation.

The distributors' profit per quart of milk is declared to be so extremely small—a fraction of a cent—that any tampering with the spread, if it could not be accomplished by a reduction in taxes and other expenses, would eliminate the profit altogether. And strange as it may seem at first glance, that profit is less when the dairy sells milk above the government standard of butter fat than when the milk barely meets the test of 3.4 per cent. butter fat.

The provincial authorities have decreed that the producer shall be paid a premium when the milk he ships is above this standard. In Ontario—where the controversy waxed warmest just now—it is four cents per hundred pounds for each tenth of one per cent. butter fat. On this basis, a producer who ships milk of 3.6 per cent. will receive a premium of 8 cents per hundred pounds, or about a fifth of a cent per quart. And the consumer gets his quart of milk for ten cents whether it is 3.4 per cent. milk or 3.6 milk. There has been a constant improvement in dairy herds in recent years and it is understood that the bulk of the older producers regularly collect a premium for butter fat; it is the most profitable phase of a generally unprofitable business.

ANOTHER consideration is the fact that a great deal of milk consumed in cities is in hotels and restaurants and in charitable and other institutions. The Dominion Bureau of Statistics figures indicate that the average price the distributor receives for this milk

(Continued on Next Page)

This advertisement appears as a matter of record only

New Issue

\$5,000,000

Province of Alberta

6% Sinking Fund Debentures
(Non-Callable)

Dated March 1st, 1932

Due March 1st, 1947

Principal and half-yearly interest (March 1st and September 1st) payable in lawful money of Canada at the Imperial Bank of Canada, Toronto, Montreal, Edmonton, Winnipeg, Calgary, or Vancouver. Denominations: \$1,000 and \$500. Debentures may be registered as to principal.

Legal Opinion: E. G. Long, Esq., K.C.

These Debentures are a direct obligation of the Province and are exempt from municipal taxation in the Province of Alberta and from all Alberta provincial taxes, and exempt from succession duty imposed by the Province.

Of the proceeds of this issue, approximately \$2,318,000 will be used for refunding purposes and the remainder for telephones, public works and other public purposes.

An annual sinking fund of 1% will be established against this issue.

Alberta has undergone steady development for many years and the sources of its wealth and revenues are becoming increasingly varied. These sources include agriculture, manufacturing and minerals, the latter consisting largely of coal, petroleum and natural gas. Agriculture, in itself, is widely diversified, due to development of mixed farming; approximately 45% of the agricultural revenues results from wheat growing and the remainder from other field crops, livestock, dairy farming, etc.

The Province's finances have been carefully administered; the Premier has authorized the following statement:

"Early in the present fiscal year the Government of Alberta, in the light of world wide economic conditions, undertook a thorough study of its financial position resulting in a drastic curtailment of expenditure, and further levies to provide increased revenues. As conditions changed rapidly and commitments had already been made, a deficit of somewhat less than four million dollars is expected in Provincial account for fiscal year ending March 31st next. The steps now taken however, cause Governmental Officials to believe that the Budget will be balanced for the fiscal year commencing April 1st next. Fortunately the Province has largely provided for its financial requirements, and consequently there will be no further urgent need of financing this year, while the payment on the northern railways will largely take care of our requirements next year including refunding."

Information regarding the financial position of the Province will be found in the official circular which is available upon request.

We offer these Debentures if, as and when issued and accepted by us, subject to the approval of Counsel.

Subscriptions will be received subject to rejection or allotment in whole or in part and the right is reserved to close subscription books at any time without notice.

It is expected that Debentures, in interim form will be ready for delivery on or about March 9th, 1932.

Price: 95.25 and accrued interest, to yield 6.50%

Imperial Bank of Canada
Dominion Securities Corp., Ltd.
The Canadian Bank of Commerce
McLeod, Young, Weir & Co., Ltd.
Bell, Gouinlock & Co., Limited
Nesbitt, Thomson & Co., Ltd.

Bank of Montreal
A. E. Ames & Co., Limited
The Bank of Nova Scotia
The Dominion Bank
R. A. Daly & Co., Limited

The Royal Bank of Canada
Wood, Gundy & Company Limited
The Bank of Toronto
Fry, Mills, Spence & Co., Limited
Hanson Bros., Inc.
Royal Securities Corporation Ltd.

The information contained in this advertisement is based upon statements and statistics on which we have relied. We do not guarantee but believe the statements herein made to be true.

THE new issue of Province of Alberta 6½% bonds due 1947 which was offered early this week by a large syndicate of Canadian investment houses and banks was favorably received throughout Canada. The \$5,000,000 amount of the issue was heavily subscribed for and the results of the offering indicate that the bonds were distributed widely throughout Canada among various types of investors. This issue was an internal one and was marketed en-



CANADA'S
FINEST
CIGAR



**THE PUNCH
PANETELA
TEN CENTS**

PUNCH
CIGAR

**CANADA BREAD
COMPANY LIMITED**
DIVIDEND NOTICE

First Preference Shares
NOTICE IS HEREBY GIVEN that a dividend of 1½% has been declared upon the First Preference Shares of the Company, payment of same to be made on April 1st, 1932, to shareholders of record at the close of business, March 15th, 1932. The transfer books of the Company will be closed from March 16th to 31st, 1932, both days inclusive.
By Order of the Board,
W. S. ANTCLIFF, C.A.
Secretary-Treasurer.
Toronto, Ont., March 1st, 1932.

**McCOLL-FRONTENAC OIL
COMPANY LIMITED**

Preferred Dividend No. 17
NOTICE IS HEREBY GIVEN THAT a dividend of \$1.50 per share, being at the rate of 6 per cent. per annum, has been declared on the 6 Per Cent. Cumulative Preferred Stock of McColl-Frontenac Oil Company, Limited, for the Quarter ending March 31st, 1932, payable April 15th, 1932, to Shareholders of record at the close of business on March 31st, 1932.

By Order of the Board,
FRED HUNT, Secretary.
February 29th, 1932.

**ASSOCIATED BREWERIES
OF CANADA, LIMITED**
Dividend Notice

NOTICE IS HEREBY GIVEN that quarterly dividend (No. 14) of 14¢ per the outstanding preference shares of the Company has been declared, the said dividend to be payable on or after the first day of April, A.D. 1932, to shareholders of record at the close of business on the 15th day of March, A.D. 1932.

NOTICE IS ALSO GIVEN that quarterly dividend (No. 14) of Fifteen (15c) cents on the non-par value common shares of the Company issued and outstanding has been declared in favour of shareholders of record at the close of business on the 15th day of March, A.D. 1932, payable on and after the 31st day of March, A.D. 1932.

By Order of the Board,
J. G. WALFORD,
Secretary-Treasurer.

Calgary, Alberta,
February 23, 1932.

tirely in Canada. Its success is further indication of Canada's ability to finance internally when foreign markets are temporarily closed to securities of Canadian municipalities and provinces.

The successful distribution of this and previous issues is a tribute to the Canadian financial institutions which have arranged and carried out the programme of orderly financing which has resulted in the satisfactory record of financing during the past few months.

NEW BOOKS

New Text on Insurance Law

"Welford & Otter-Barry's Law of Fire Insurance", Third Edition, by A. W. Baker Welford; Butterworth & Co., Limited, Toronto; 640 pages; price, \$15.75 net.

Reviewed by
GEORGE GILBERT

THOSE whose business or professional activities necessitate keeping abreast of the times on the subject will be interested in this new edition of a standard authority on the law of fire insurance.

One of the usual vices of legal text books is avoided in this work. There is an absence of long strings of quotations from judgments, with head notes of particular cases, the text evidently being confined as far as possible to a statement of the existing law in the author's own words. The author gives the conclusions he has formed after considering the available authorities, while in the footnotes are included the necessary quotations and statements of fact which will enable the reader to verify the author's conclusions for himself.

There is no doubt that many questions in fire insurance are not covered by direct authority, and may therefore be regarded as still open. Some of these questions are discussed by the author, and an effort made to solve them. One is the question of the basis on which the value of the subject-matter of the insurance is to be calculated in the event of its destruction. Rules for calculating the value are set out in concise form, and how these rules are to be applied is also succinctly dealt with.

As all cases of importance, not only in England, Scotland and Ireland, but in the Dominions and colonies as well, are included, the work is comprehensive in scope and of wide utility.

TOO MUCH MILK

(Continued from Page 22)

leaves him but the slimmest margin of profit. The distributor also must absorb the daily surplus brought into the city and bottled—the unsold quantity. Some of the larger distributors manufacture butter, but butter at the moment is an unprofitable by-product.

The obvious and perhaps the principal economic waste in the distribution of milk, as with bread and a number of other essentials, lies in the duplication of distributing equipment. Perhaps there is less overbuilding of plant in this industry than in most others, as regards pasteurization and bottling, but there is a serious overlapping of the actual delivery equipment. There are probably six or seven wagons on every city street every morning of the year. But in the light of experience, one would not advocate milk distribution under civic auspices and it is



BECOMES DIRECTOR

William Findlay, President of Lord & Thomas and Logan of Canada Limited. At its recent annual meeting Mr. Findlay was elected a Vice-President and Director of Lord & Thomas and Logan Inc. of the United States.

doubtful if consumers would hail with pleasure a monopoly of distribution by a private corporation. We are likely to continue the competitive system.

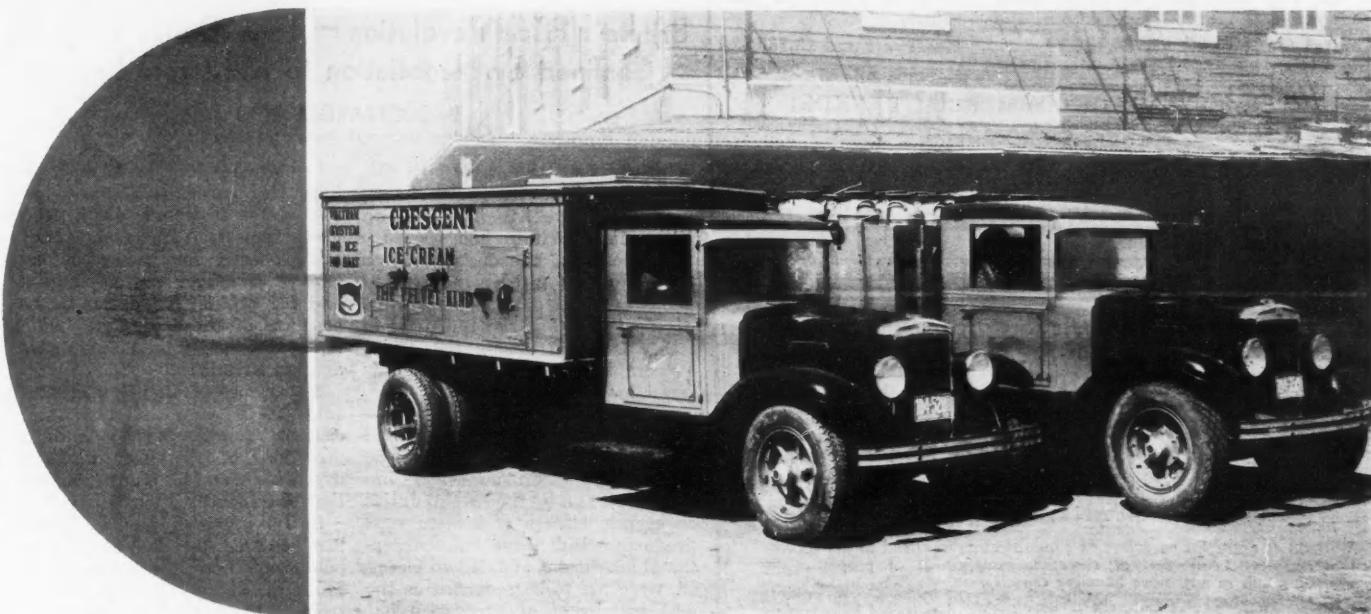
There are two main reasons why there is such a supply of milk that the producers have had to agree to a price of \$1.45 per hundred pounds, which is 3.6 cents per quart, out of which sum the producer must pay an average charge of about three quarters of a cent per quart for transportation from his farm to the dairy plant in the city. One reason is that all farm products are so low in price; the farmer still can get more for his butter fat sold to the dairy as milk.

than he can get for his cream shipped to creamery or cheese factory, while at the present price of hogs, skim milk has little value. The other reason is that the flexibility of motor transport enables many dairy farmers to ship to the cities who formerly were compelled to deal exclusively with the nearby cheese factory or creamery.

In the present milk price the distributors are paying a premium of about 35 cents per hundred pounds over the price at which milk for cheese and butter could be delivered in cities. The distributors believe that this premium is earned by the producer and it is paid to assure continuity of service and consistently high quality of milk.

IF TWO or three of the large dairies in any city agreed to buy milk only from members of an association of producers, and at a price above the level of so-called "bootleg" milk — which price is governed principally by the cheese and butter markets — they would find that their competitors could undersell them and they would lay themselves open to the charge that they had entered into an agreement with the producers' associations to hold up the price of milk to the consumer.

No dairy farmer who reads newspapers can have failed to note that butter fat is commanding a materially higher price as milk than as cream for butter and the consequence is a constantly increasing flow of milk to the cities, where the so-called "bootleg" milk is offered at less than the price agreed to by members of the various producers' associations who, largely, are milk shippers near the large cities or whose farms are close to the direct railway lines. Anything



**IN THE DAIRY AND ICE CREAM BUSINESS
THEY ARE CUTTING COSTS WITH
INTERNATIONAL
TRUCKS**

THE ice cream and dairy products industry is doing much to provide healthful, wholesome, appetizing food for our families. Good, pure raw products are converted into butter, bottled milk and cream, cheese, ice cream, etc., in the most modern, sanitary plants . . . and speedily delivered in refrigerated motor trucks to prevent any deterioration whatever. Thanks to such extreme care we can always count on the purity of the products of the ice cream and dairy industry.

Delivery costs are an important item in the industry that supplies these tasty products; so they receive the most careful attention. That's where International Trucks come in. Through sound

experience, dairy products and ice cream manufacturers have discovered that Internationals offer the truest economy.

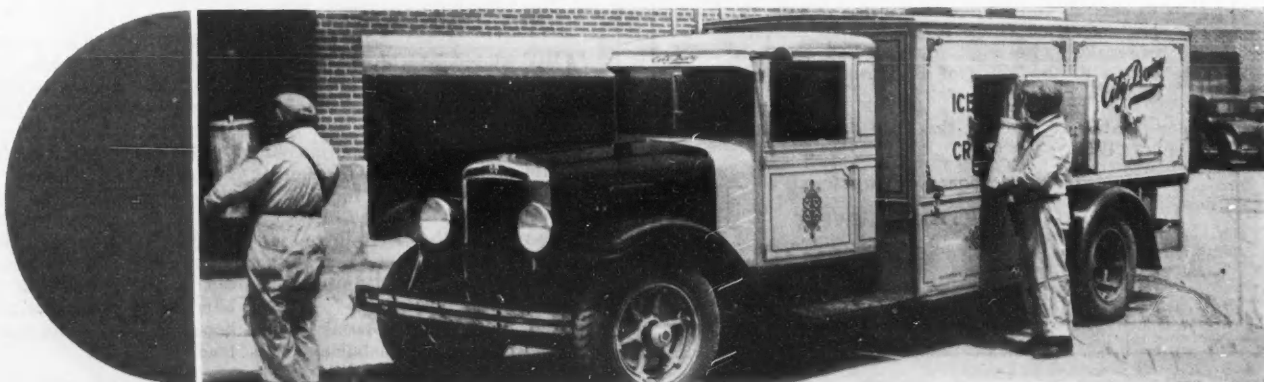
East, west, or in between—you will find Internationals serving such companies as Hamilton Dairies, Saskatchewan Co-op. Creameries, Eastern Dairies, Dairy Corp. of Canada, Silverwoods, City Dairy, Crescent Creameries, etc. The reason lies in the trucks themselves, the performance they offer, their low operating costs, and the Company-owned service stations within convenient reach.

Take a tip from these users and look into International Trucks for your own work. There are models for every class of service... and each is an outstanding value.

INTERNATIONAL HARVESTER COMPANY

HAMILTON of Canada, Ltd. **CANADA**

Truck Factory Located at Chatham, Ont.



Experienced

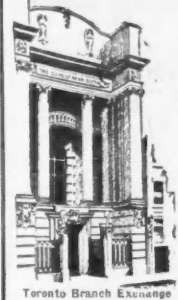


The cumulative experience of more than 114 years of successful banking in Canada works for the benefit of every customer of the Bank of Montreal.

BANK OF MONTREAL

Established 1817
TOTAL ASSETS IN EXCESS OF \$750,000,000

When Forwarding Money



use The Bank of Nova Scotia drafts. Payable anywhere, readily secured without delay and at very moderate charges at any Branch of the Bank.

THE BANK OF NOVA SCOTIA

ESTABLISHED 1832

Capital, \$12,000,000 Reserves, \$24,000,000
Total Assets over \$265,000,000.



ROYAL BANK OF SCOTLAND

(Incorporated by Royal Charter 1727)
Capital (fully paid) £3,780,192 Reserve Fund £3,780,926
Deposits £49,416,137

OVER 200 YEARS OF COMMERCIAL BANKING

A WORLD WIDE SERVICE

HEAD OFFICE, EDINBURGH, LONDON CITY OFFICE
247 Branches in All, 3 Bishopsgate, LONDON, E.C.2.
General Manager, SIR ALEXANDER K. WRIGHT, K.B.E., D.L., LL.D.
Associated Bank—Williams Deacon's Bank, Ltd. (Members of the London Bankers' Clearing House)

PRUDENTIAL TRUST COMPANY, LIMITED

Brig.-Gen. G. E. McCUAIG President FRANK S. TAYLOR General Manager

Will act as agent for executors or administrators to attend to the realization of assets, collection of revenues, management of properties or securities, and in any other fiduciary capacity.

We can relieve you of attention to troublesome details and help you to solve your difficulties.

You are invited to consult our officials

Head Office: COMPANY'S BUILDING, MONTREAL

Branches and Agencies:
TORONTO VANCOUVER REGINA EDMONTON HALIFAX
and LONDON, ENG., 141 Moorgate, E.C. 2

Tenders for Capital Stock

The Consumers' Gas Company of Toronto

\$1,250,000

12,500 Shares - Par Value \$100 each

Sealed tenders, addressed to the Consumers' Gas Company of Toronto, 19 Toronto Street, Toronto, Ont., and marked "Tender for Capital Stock," will be received by the Consumers' Gas Company of Toronto until 12 o'clock noon of the 17th day of March, 1932, for the purchase, in lots of any desired number of shares, of Twelve Thousand Five Hundred (12,500) shares of the unissued capital stock of the said Company (each share having a par value of \$100.00), subject to certain conditions and terms of sale, the particulars of which, together with the form of tender to be used, may be had on application at the office of the Company at the above address.

Dated at Toronto, this 15th day of February, 1932.

By order of the Board of Directors.

ARTHUR HEWITT,
General Manager.



ADVANCED TO VICE-PRESIDENCY

Earle Spafford, a director of the Imperial Tobacco Company of Canada, Limited, since January 1st, 1931, who has been elected Vice-President of the company. Prior to his association with the Imperial Tobacco Company, he was vice-president and director of the Tuckett Tobacco Company, Limited, Hamilton, Ont. Mr. Spafford was born at Lennoxville, P.Q., and educated at Bishop's College School and McGill University. From 1919 to 1921, he was associated with the Tobacco Products Corporation of Canada, starting as vice-president and, later, becoming its president. In 1923, when the Tobacco Products Corporation amalgamated with the Tuckett Tobacco Company, Limited, Mr. Spafford was made vice-president and director in charge of sales, and in January, 1931, the Imperial Tobacco Company of Canada, Limited, announced his appointment as a director of that company and he moved to Montreal.

Goodbye to Free Trade

Britain's Fiscal Revolution — Tariff Duties May Be Confined by Negotiation to Moderate Levels

By LEONARD J. REID

Assistant Editor of The Economist, London

ON THURSDAY, February 4th, 1932, the British Government said "good-bye" to Free Trade. Since 1846 Britain had been the arch-apostle of the doctrine of an open market for the manufactured goods of other nations, and, while disappointed that she remained in lonely isolation among the Great Powers in her adherence to this creed, had not wavered in her faith.

During the preceding three months, her change of heart had been heralded by the Runciman 50 per cent. duties on "abnormal" imports and by the special duties on certain classes of horticultural products. But these were exceptional provisions, and, it was claimed, were not to be regarded as the first instalment of Protection but as measures necessitated by the critical state of the balance of trade.

That pretence, at any rate, has now been dropped, and Mr. Neville Chamberlain introduced Britain's fiscal revolution with a full appreciation of the fact that it meant the fulfilment of the desires of his famous father, Mr. Joseph Chamberlain, the father of "Tariff Reform".

The British tariff proposals embrace three parts, and none of the duties are to apply to imports from the British Empire, at least until after the Ottawa Imperial Conference:

(1) A general duty of 10% on almost all imports, the exceptions comprising goods already taxed and a few others such as wheat, meat, bacon, raw wool and cotton.

(2) Additional duties, to be recommended by the newly-formed Tariff Committee, on any "unessential" imports, including commodities whose imports are "unessential" merely because they are "being produced, or likely within a reasonable time to be produced, in the United Kingdom, in quantities which are substantial in relation to United Kingdom consumption."

(3) Retaliatory duties up to 100% (over and above all other duties) may also be imposed on any goods coming from countries which are "discriminating" against British exports.

THE statements of the Government spokesmen revealed a certain amount of confusion of thought as to whether the tariff was to be temporary or permanent, to aim at producing revenue or at keeping out competing imports, or at restoring the balance of trade, and as to whether Britain's objective was to be a low, bargaining tariff, or a high, definitely exclusive set of duties.

And, indeed, the proposals themselves are extremely nebulous. The

all-embracing 10% tariff may, perhaps, be regarded as a revenue provision, for it would do little to check imports. The door is, however, opened for taxes of any amount on "unessential" imports and for prohibitive duties on the products of those countries which have the temerity to "discriminate" against Britain.

Experience of tariffs, moreover, supports the view that any future changes are more likely to be in the direction of making moderate duties high, and high duties higher, than the converse.

So far public opinion in Britain has accepted the change in fiscal policy apathetically—a mood the Stock Exchange, despite its extreme conservatism, has faithfully reflected. The rigid Free Traders have seen the fears they expressed at the time of the formation of the National Government come true; the Socialists are lukewarm on tariffs and glad to be out of office at the time of their introduction; the Conservatives continue for the most part a moderately-opinioned mass with a vocal and extremely advanced minority; the general public hope that, everything else having failed, the experiment will succeed in bringing about an improvement in Britain's industrial position.

IF IT is found possible to restrict rises in the price of food to modest dimensions, and if it does happen that, by coincidence or for any other reason, industrial activity expands, it will be difficult to counter the arguments of the benefits of tariffs. But if, on the other hand, it is found that fiscal policy alone can make little difference to industrial activity then the public will quickly tire of tariffs.

It is therefore too early days to dogmatise as to whether Britain's adoption of tariffs will prove temporary or permanent, but the forces which make for the continuance of tariffs, once they are imposed, have generally proved irresistible.

From the international as opposed to the British point of view, the proposals Mr. Chamberlain outlined on February 4th are dangerous rather as a pointer to future policy than because of their own importance. Tariffs on imports into Britain do mean yet another addition to the barriers to trade between the nations, which must be surmounted if world trade is ever to move freely again.

The really high duties cannot, however, be imposed for some little while, and there is still opportunity for British tariff duties to be confined by negotiation to moderate levels. In this way alone, and not in the erection of retaliatory barriers by other countries, lie any hopes of an improvement in world trade.

INVESTMENT

SECURITIES

Advisory Board

Sir Charles B. Gordon, G.B.E.
Sir John Aird, G.B.E.
W. A. Black
A. J. Brown, K.C.
Wilmot L. Matthews
F. E. Meredith, K.C.
Lt.-Col. Herbert Mounsey, C.M.G., M.C.
W. N. Tillyer, K.C.
The Hon. J. M. Wilson

The National City Company
Limited

360 St. James St. MONTREAL 320 Bay Street TORONTO

Penmans Limited

Corporate Office, Montreal, Que.
General Offices, Paris, Ont.

MILLS AT
Paris, Ont.; Brantford, Ont.; Waterford, Ont.; London, Ont.;
Coaticook, Que.; St. Hyacinthe, Que.

Twenty-Sixth Annual Report

For the Year Ending 31st December, 1931

Submitted at the Twenty-sixth Annual Meeting held on the Seventh Day of March, 1932.

DIRECTORS' REPORT

Your Directors beg to submit to the Shareholders their Annual Report of the results of the operations of the Company for the fiscal year ending 31st December 1931.

The Sales for the year amounted to \$5,352,128., as compared with \$5,982,932. for 1930—a decrease of \$630,804., or equal to 10.54%.

Keen competition brought about by adverse conditions of trade has, naturally, affected the results for the year. The Gross Profits amounted to \$313,578.09, but as this amount was insufficient to cover the payment of Interest on Bonds, Dividends on Preferred and Common Stocks and writing off Bad Debts, the surplus of the Company was drawn upon to make up the difference. The Balance Sheet reflects a strong liquid position—the ratio of Current Assets to Current Liabilities being 18.15 to 1. The Inventories of Raw and Manufactured Goods are now at the lowest point for many years.

It is with deep regret that we record the death during the year of Mr. Isaac Bonner, a member of your Board of Directors since 1924. Mr. Bonner had served the Company in various capacities for upwards of twenty-five years.

The Directors take pleasure in again recording their appreciation of the loyal service and effective co-operation of all those associated with the Company.

The Books and Accounts of the Company have been audited during the year by C. S. Scott & Company, Hamilton, and their report is presented herewith.

Respectfully submitted,

C. B. GORDON, Chairman.

PROFIT AND LOSS ACCOUNT Year Ended 31st December, 1931

Gross trading profits for year ended 31st December 1931, after deduction of Operating and Administration Expenses	\$ 313,578.09
DEDUCT	
Interest on Bonds	\$110,000.00
Bad Debts written off	58,544.65
	\$ 168,544.65
Balance as per Statement of 31st December, 1930	1,641,346.99
	\$1,786,380.43
DEDUCT	
Dividend Preferred Stock	\$ 64,500.00
Dividend Common Stock	258,072.00
	\$ 322,572.00
Balance at Credit	\$1,463,808.43

BALANCE SHEET

ASSETS	
FIXED	
Comprising Real Estate, Buildings, Plant, Dwelling Houses, Water Powers, etc.—Less Depreciation	\$5,121,832.03
Goodwill, Trade Marks, etc.	1.00
CURRENT	
Cash on hand and in Bank	\$ 136,736.51
Accounts Receivable	645,269.30
Bills Receivable	446.50
Deferred Charges	7,369.39
Inventory of Raw and Manufactured Stock	1,505,403.79
Investments	34,800.00
Total Current Assets	\$2,330,025.49
	\$7,451,858.52

LIABILITIES	
CAPITAL STOCK	
Authorized:	
15,000 shares Preferred Stock, of \$100 each	\$1,500,000.00
75,000 shares Common Stock of no par value	
Issued:	
10,750 shares Preferred Stock	1,075,000.00
64,518 shares Common Stock of no par value	2,150,600.00
	\$3,225,600.00
5 1/2% FIRST MORTGAGE SINKING FUND	
BONDS DUE 1st NOVEMBER, 1951 ..	2,000,000.00
Less Redeemed and Cancelled	108,000.00
	1,892,000.00
Reserve Account	742,046.40
CURRENT LIABILITIES	
Accounts Payable	\$9,091.77
Bills Payable	16,017.66
Wages	23,294.26
Total Current Liabilities	\$ 128,403.69
Surplus—Balance Profit and Loss Account	1,463,808.43
	\$7,451,858.52

BOARD OF DIRECTORS, 1931

Chairman
SIR CHARLES GORDON, G.B.E.
President
R. B. MORRICE
Vice-President
A. F. BAILLIE
H. B. MACDOUGALL
J. N. LAING
J. P. BLACK
G. W. GRIER
V. E. MITCHELL, D.C.L., K.C.
H. W. LUNDY, General Manager
C. B. ROBINSON, Secretary-Treasurer
Stock Transfer Agents—THE ROYAL TRUST CO., MONTREAL AND TORONTO
Bankers—BANK OF MONTREAL
Auditors—C. S. SCOTT & CO., HAMILTON

AUDITORS' CERTIFICATE

We have examined the books and accounts of Penmans Limited for the year ended 31st December 1931, and have been furnished with vouchers for all expenditures.

We have obtained all the information and explanations that we have required, and in our opinion, the attached Balance Sheet is properly drawn up according to the best of our information and the explanations given to us, and as shown by the books of the Company.

C. S. Scott & Co.,
C. A. Auditors,
per C. S. Scott, F.C.A.

Hamilton, February 9th, 1932

SPRING MOTOR SHOW



*A*NSWERING the call for something new and something better, the 1932 spring season motor cars are the last word in luxurious, yet economical transportation — truly a desirable combination in the car you buy, whether for six hundred or six thousand dollars. Never before have such smartly-designed, splendidly-performing motor cars been offered to an eagerly awaiting public. At the National Spring Motor Show these new models are present in all the beauty of their simplified line, mechanical perfection, advanced design, and elegance of upholstery — a composite of all that is to be desired in a motor car. In the interests of the inauguration of this great showing, SATURDAY NIGHT presents this National Spring Motor Show Number. Visit the 1932 National Motor Show of Canada, at Toronto, and see this great array of new motor cars.

1932
SPRING
National
MOTOR SHOW
of Canada

Toronto, March 5 to 12

Your 1932 Automobile

New Cars Wonderful Value—Offer
Many Radical Improvements

By PHIL. J. DUGGAN
Sales Manager, Dominion Motors Limited

I HAVE never seen the time when more was offered the prospective car buyer than the new 1932 automobile. The past years have annually brought to the fore certain changes in body lines, certain mechanical improvements and certain additional interior refinements. Each new model has tempted new buyers for one reason and another but never, it seems, have there been so many drastic changes, so many engineering developments, in fact such an attempt on the part of motor car manufacturers

to offer the public the utmost value for its money.

For the past two and a half years, general business conditions have dictated a policy of rigid economy on the part of the great majority of the car-using public. Minor changes in style or in mechanical features have not been sufficient to arouse a buying interest. But now that these two and a half years are in the past, now that all signs point to the gradual improvement of general business, the motor car industry is ready with more beautiful designs, more

major engineering improvements and consequently a longer list of better values than it has presented at any one time in its history.

It must be remembered that such a forward move would not be made were it not for the fact that the industry as a whole believes that the time is right. No

such program as that announced for this year was even hinted at in 1930 or 31 and therefore it is significant that automobile manufacturers are presenting their new lines at this time. Undoubtedly this is being done on the advice of statistical and research departments and thus it may be taken as an encouraging sign.

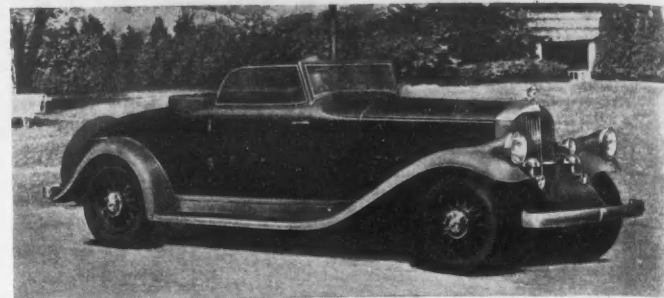
In any event, the public stands to benefit owing to the enterprise of an industry that is leaving no stone unturned in its effort to attract business by offering the utmost value for every dollar spent for its products.

The National Motor Show in Toronto will reveal the newest and most modern achievements in the automobile world and will give the people of the province an opportunity of seeing the whole range of cars and trucks that are to be merchandised during the spring selling season.

The members of the show committee extend a most cordial invitation to all citizens to view the various exhibits, enjoy the many features which have been provided and lend their fullest support to the whole undertaking.



PHIL. J. DUGGAN
Sales Manager, Dominion Motors Limited.



Pierce-Arrow, Model 53, Convertible Coupe-Roadster.

New Pierce-Arrows

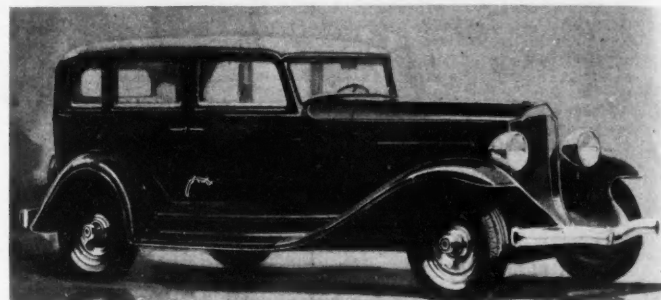
THE Pierce-Arrow 1932 offering of fine cars comprises a straight 8 engine of 125 h.p. and two new V-12's of 140 and 150 h.p. respectively. In luxury, in performance and in distinguished appearance, these cars excel any Pierce-Arrows that have preceded them. The ensemble is one of striking beauty with flowing lines and perfect proportions.

The bodies, long a distinguishing mark of Pierce-Arrow, are more luxurious than ever. Interiors have deep resilient, form fitting cushions, upholstered in the finest broadcloths. Fittings are distinctive and the ensemble spells the ultimate for luxurious motoring. Insulation is built into the sides, floors and cowl assem-

blies keeping out heat of both engine and atmosphere and cold of winter.

The free wheeling feature is improved to operate in all forward speeds with dash control. The transmission is provided with silent synchro-mesh gear shift and helical intermediate gears. The engines are mounted on live rubber. The springs shackles are ball-bearing, requiring lubrication but once in three years. A double muffler system effectively stifles the sound of the exhaust. There are silent hypoid gears in the rear axles.

The radiator is an exclusive adaptation of V-type with deep slender and Patrician lines. Engines have automatic electric starting and also a non-stalling feature. There is no starting pedal.



New Packard Light Eight—128-inch Wheelbase.

New Packard Cars

AT THE motor show Packard is showing a completely new car, the Packard Light Eight, as well as the Twin Six, a twelve-cylinder car which has been re-established as the leader of this group of fine motor cars. These two cars now give Packard four complete lines, with a wide variety of standard body models, in addition to its individual custom cars. The Standard Eight and the Eight DeLuxe are the other two. All have a new silent synchromesh transmission in which all three forward speeds are quiet. The engines range in power from 110 horsepower in the Light Eight to more than 150 horsepower in the Twin Six. The DeLuxe Eight motor now develops 135 horsepower and the lighter Standard Eight develops in excess of 110 horsepower.

The Light Eight, a big car with a wheelbase of 128 inches, shows a striking new radiator and sweeping stream line curves throughout. The radiator retains the characteristic Packard lines but narrows down and sweeps forward at the bottom in a long graceful curve to merge into the front fenders. The front faces of the radiator shell are chromium plated and the sides are of polished lacquer in colors to correspond with the color of the body.

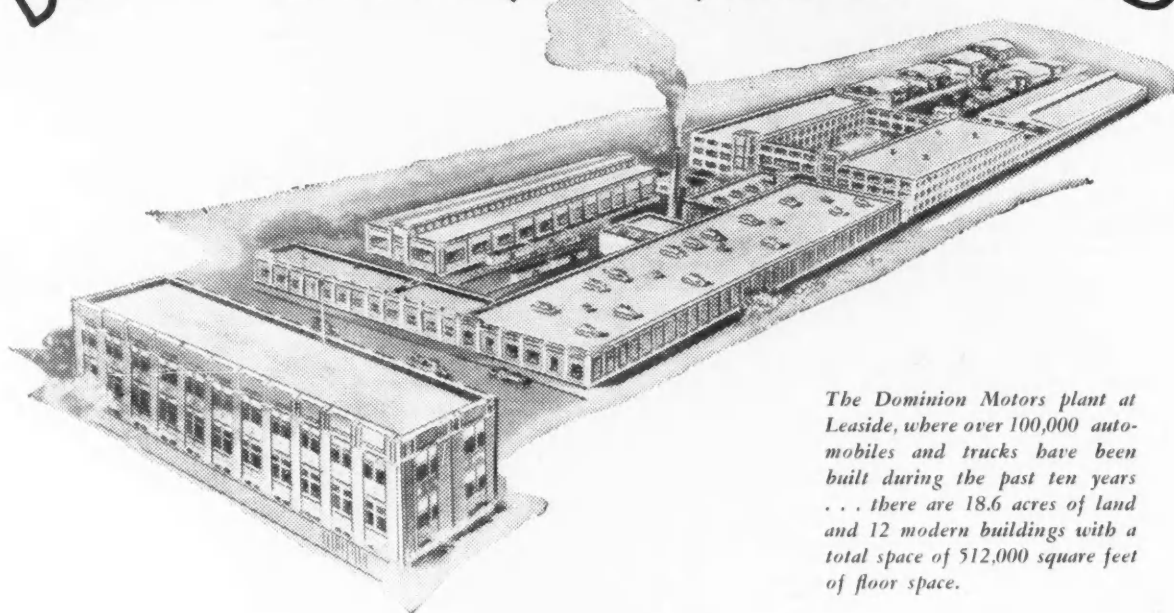
In appearance the Twin Six car is much the same as the DeLuxe Eight. The hood has the same long slim lines, made possible by the design of the 12-cylinder engine which holds it to an overall width hardly greater than that of a straight eight motor. The radiator is somewhat different, with a more pronounced Vee.



RUSSELL PAIGE

Sales Manager for Dodge and Plymouth, who has been chosen vice-president of Dodge Brothers (Canada) Ltd. He is also appointed a director of the Canadian Automobile Chamber of Commerce.

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REO SPEED WAGONS

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DOMINION MOTORS LIMITED proudly displays at the National Motor Show, the most complete range of passenger cars and commercial vehicles in its history.

This showing, including the Reo, Frontenac and Durant automobiles, and the Reo and Rugby trucks, fittingly marks the growth of this Canadian Company and is a tribute to its progress in the first decade of its existence.

Canadians will view these exhibits with the pride that comes through the knowledge of successful Canadian achievement.

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Sponsored by
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Quality at Low Prices

That is the Keynote of the New Cars for 1932

By C. N. GALER

Sales Manager, The Studebaker Corp., of Canada, Ltd.

THE cars now being exhibited at the automobile show fulfil the industry's pledge to bring quality to the low price field. The manufacturers' determination to accomplish this result has been and will continue to be the keynote of the year 1932.

Buyers all seem to be in a new mood; they want more for their money. This same attitude was manifest at the close of the 1921 depression. People then demanded, as now, a surplus of value in everything they bought. They gave their business to the manufacturer who was ready to provide most for the smallest money outlay. It will be recalled that the motor cars which most quickly met this public demand after the ordeal of 1921, were the motor cars that forged to the front in sales. That is why we decided to manufacture and market the Rockne Six at this time.

If the depression has done nothing else, it has established the place of the automobile in Canadian and American life. People have not stopped using cars, either for business or pleasure. It is obvious that great numbers of motorists will soon have to replace the worn equipment they are now using.

There was a day when buyers concentrated their attentions upon the individual features of various cars. Some made their choice because of power and speed. Others were won to this or that car because of its interior roominess and comfort or its exterior beauty. Still others bought stamina. There was always a great deal of emotion in motor car buying. It's different today. The present purchaser, even the one who has not been forced to retrench, employs another method.

He buys the ensemble. He is extremely painstaking in his checking, one against another of the features of all competitive offerings. Indeed, he is quite likely to check features of more expensive automobiles against the car of his purse size. It is for this calm and emotionless buyer—the one who makes a complete study of the market, that such cars as the Rockne Six has been prepared. It is the opinion of leaders in the business that at no time in the history of the automobile has the public been offered greater dollar value.

For instance, there is free wheel-

ing, synchronized shifting; powerful motors cushioned in live rubber, switch-key starting, ride regulator, low-sprung, streamlined bodies, choice of attractive colors—every model, regardless of make has speed, sparkle and stamina never equalled at the price before.

The year 1932 provides an opportunity for reconstruction of the entire commercial relationship. The public thought is somewhat prepared to relinquish its fears and is seeking a basis for the confidence which is essential to the return of normal activity.

Those who are experiencing actual lack of daily necessities constitute a very small minority of the total population. The great majority of individuals have actual buying power far in excess of that which they have exercised. Hoarding of money is far from being uncommon. The hoarders of cash are beginning to realize that continued hoarding will jeopardize the value of all their other holdings and that in the final analysis, self-preservation depends upon getting the cash into circulation.

The above condition makes possible the effective use of constructive selling methods. The automobile industry has, within itself, great potentialities.

Financing Purchases

IN SPITE of depressed conditions existing generally during the past year, Industrial Acceptance Corporation's volume of business shows an increase of 18 per cent. over the volume of 1930. This is particularly gratifying in view of the fact that the total volume of automobile financing in Canada, as reported by the Dominion Government, shows a drop of 30 per cent. from the figures produced for the preceding year. During this period Industrial Acceptance Corporation's automobile volume showed only a slight decrease. Its total retail automobile business represented nearly 12 per cent. of the total financing done in the Dominion.

Industrial Acceptance Corporation Limited is a wholly-owned and operated Canadian company, having been incorporated in 1925. Its directorate comprises some of Canada's outstanding industrial and



C. N. GALER
Sales Manager, Studebaker Corp., of Canada, Limited.

capitalists, according to Mr. J. P. A. Smyth, vice-president and general manager. Thirteen branches are located in principal cities from Halifax to Vancouver.

Cadillac-La Salle

NUMEROUS changes in appearance, appointments and finish are found in the 1932 series Cadillac-La Salle cars. In all twenty-three improvements have been embodied in all four cars, and particularly in the La Salle V-8. Many individual improvements have been made in each of the Cadillac V-8, Cadillac V-12 and the Cadillac V-16. Each car in the entire line is now available in two wheelbase lengths, as follows: La Salle V-8, 130 and 136 inches; Cadillac V-8 and Cadillac V-12, 134 and 140 inches, and the Cadillac V-16, 143 and 149 inches.

All the new Cadillac-La Salle cars are considerably lower, the reduction in height ranging from one to three inches. At the same time head-room has been increased. The

contour of the radiator has been lengthened; the external sun visor has been eliminated from the sloping windshield; a graceful and sweeping stream-line has been achieved in the treatment of fenders and running board; louvre doors replace the open port louvres. The general appearance is one of fleetness and power.

The latest engineering achievements contributing to the increased performance in the Cadillac-La

Salle include: Triple-silent synchromesh transmission, a full range ride regulator, controlled free-wheeling, six point rubber-cushioned engine suspension, super-safe five-beam headlamp control on the Cadillacs, exclusive Cadillac no-flex frames, fixed adjustment compression-type spring shackles, air-cooled fuel lines and generator, and several noteworthy improvements in body construction and interior appointments.

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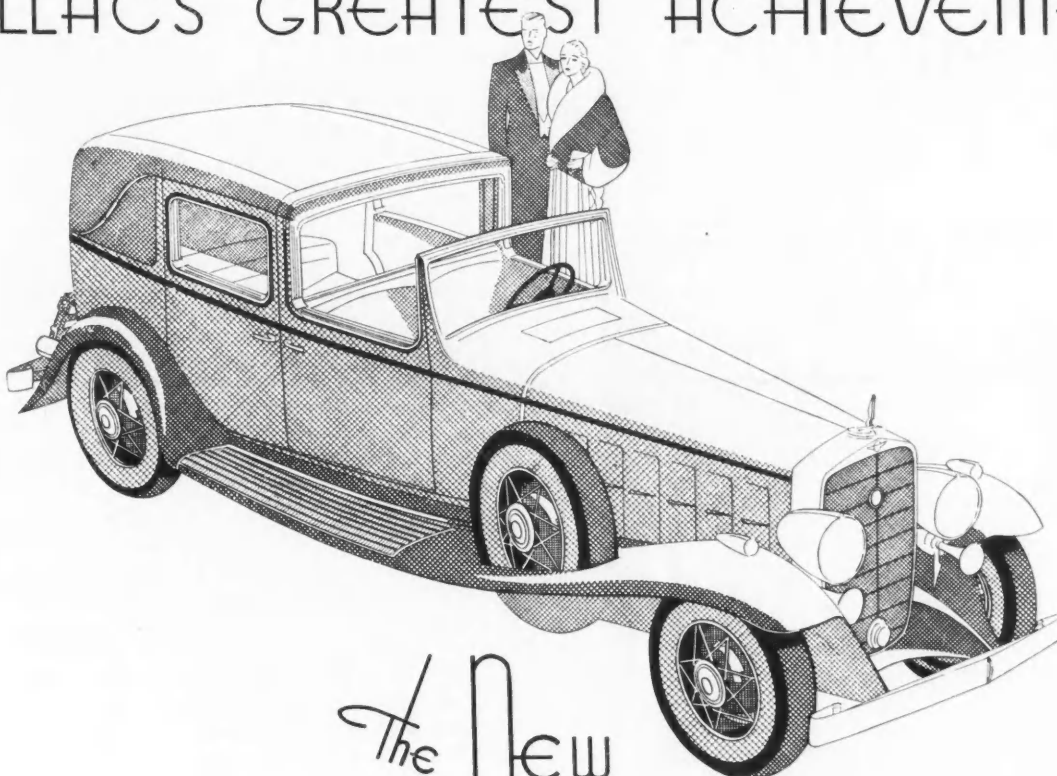
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Why Shows Are Held

Motor Shows of Great Value to Public and Manufacturer

By JOHN D. MANSFIELD
President, Chrysler Corp. of Canada Ltd.

AUTOMOBILE shows are of tremendous value to the public, since they are the best clearing house for the comparison of motor car values, besides being an excellent means of obtaining information on automotive design and maintenance.

The shows, by bringing together the various makes of automobiles, afford the public an opportunity to judge the relative value of each motor car in a manner that is not otherwise obtainable. An easier and more thorough investigation of the qualities of various cars can be made at the automobile shows than if the same comparison was attempted through a tour of the many salesrooms.

Aside from saving the labor necessitated by visiting each showroom, the public can remember better the information received concerning one car when it is inspecting other cars. Moreover, an easy re-inspection of cars can be made. On a single investigation of a motor car a person often overlooks some of its features, not thinking about them until other cars are viewed. At the show he can immediately re-examine the first car, and thus make a more complete and accurate evaluation than is possible through merely making the "rounds" of the salesrooms.

Because of the large number of people attending a show, better facilities for demonstrating the operation of an automobile can be afforded. The cutaway chassis is an expensive operation and is, therefore, to be seen only at the



JOHN D. MANSFIELD
President, Chrysler Corp. of Canada Limited.

show. Experts who know the cars thoroughly are on hand to describe their advantages.

The shows are likewise an advantage to the manufacturer, in addition to the opportunity for displaying his products. The engineers, designers, salesmen and dealers are inspired through acquaintance with other methods and products, and they can learn what their competitors are doing, and how well their own efforts are being received by the public.

AT the National Motor Show of Canada four completely new lines of automobiles make their debut in Toronto—a La Salle V-8, a Cadillac V-8, a Cadillac V-12 and a Cadillac V-16. In obvious fidelity to the highest ideals of conception and construction; in wholly new styling by Fisher and Fleetwood, and in surpassing performance and luxurious comfort—these cars establish standards which no other automobiles have ever approached.

We cordially invite you to see and drive these new creations. And we urge you to come with high anticipation. For Cadillac firmly believes that it has achieved a very real and fundamental advancement in the development of land transportation. Basic improvements, such as the following

are typical of the advanced engineering and construction found throughout the new Cadillacs and LaSalle: Controlled free wheeling - Full-range ride regulator - Triple-silent Synco-Mesh Transmission - Improved safety brakes - Super-safe head-lighting system - Six-point rubber-cushioned engine suspension - Exclusive Cadillac no-flex frames - Completely new exterior appearance - Increased body dimensions - Thirty per cent. greater vision for the driver - Sound-proofed bodies - Comfort contour seats and cushions - Custom interior appointments, of new motif - Finest available upholstery fabrics, tailored in the continental mode - Increased power - Increased gasoline economy - and greater ease of control.

CADILLAC MOTOR CAR COMPANY OF CANADA
LIMITED

DIRECT FACTORY BRANCH: 832 BAY STREET • TORONTO

Standard of the World

THE MOTOR CAR

A Tremendously Important Factor
in Modern Life

By FLORIAN LEDUC

TO LUXURY loving people who have money to spend on enjoyment the motor car offers the last word in sumptuous elegance. The thrill communicated by the wheel of a modern automobile, of surpassing beauty in lines and appointments, is not to be despised. The pleasure that people get out of attractive homes is closely rivalled by that which they get from their pride in the elegance of their car. It brings their out-of-doors life up to the standard of life in their homes. There is no sport, pastime, or pleasure to which the modern motor does not contribute. The motor car won its place on the highway through difficulties both of right of way and road conditions. People had first to learn to drive; yet there has been no greater promoter of social life in

our country than the motor car. It takes people in to work and out to play. It has kept them in closer touch with relatives and friends, and brought to their knowledge many interesting features of their own country. It has helped to lighten the lives of youth and age and contributed more than its share to the business and pleasure of our people.

It is doubtful if there has been any contribution to the transportation facilities of our people as far reaching and important to their well being as that of the automobile. In the days of the horse and buggy the visiting that people indulged in was confined to a small area. The fatigue of driving, both to people and horses, limited the length of the journey. These were the days in which the city



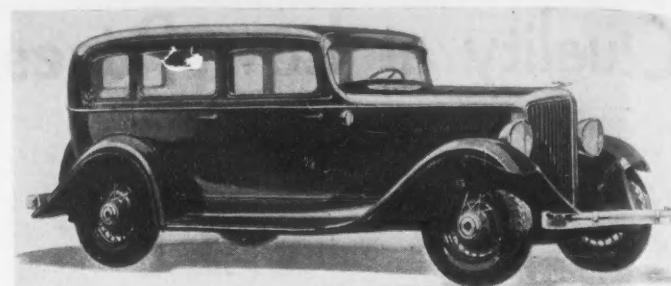
FLORIAN LEDUC
General Sales Manager, Willys-Overland Sales Company Limited.

boys and girls grew almost to manhood and womanhood without ever seeing a cow except in a picture. Now city dwellers may get out into rural districts and learn how their country cousins live, while farmers may drive into the stock yards and follow the sales of livestock, seeing for themselves how disposals are made and what

the prospective supply and demand may be.

The motor car is the most cosmopolitan vehicle for transportation that has yet been devised. Even in the days of buggies and carriages the supply seemed to be limited and many people were denied the luxury of frequent carriage drives; not so with the automobile, for most every family has a car of some kind. It may be a second-hand machine that has been given a coat of paint at home, but, thanks to the mechanical genius of the skilled workman of today, it will run, and will go over the smooth roads, which have been built to meet a motor car demand, with ease and comfort, and the end of a fairly long journey comes all too soon.

The finest feature of motor car excursions is, however, that the whole family can go. It may be for a week end excursion or picnic, it may be for a trip to a large agricultural exhibition, to attend a convention, or just to see the country and the crops, or to view the progress of the tall buildings in the city, but in any event the trip becomes a far more interesting topic of conversation later, if the whole family have been along and have each picked up some information worthy of discussion.



Willys-Overland 6-90 Sedan, 65 Horsepower.

Willys-Overland and Willys-Knight

WILLYS-OVERLAND celebrates its twenty-fifth anniversary this year with a new line of Silver Anniversary cars, featuring the "Silver Streak 100,000 Mile Motor" in the low priced Willys-Overland sixes and eights, and the twin sleeve Knight motor in the popular priced model 95 Willys-Knight and the Deluxe line of 66-D Willys-Knight custom models.

The Willys-Overland "Six" has a wheelbase of 113 inches, and is priced approximately \$100 lower than comparative model of last year. The additional length of cowl and hood add materially to the appearance. Body types offered are two and four-passenger roadster; four-passenger deluxe roadster; two-passenger sport coupe; five-window-two-passenger coupe; four-passenger sport coupe; five-window-four-passenger coupe; victoria coupe; coach, and sedan. The "Silver Streak" Six motor develops 65 horsepower.

The Eight motor develops 80 horsepower, and is capable of a top speed in excess of 75 miles an hour and 48 miles an hour in second. Body models consist of wood-wheel sedan; wire-wheel sedan; four-passenger deluxe roadster; four passenger coupe. Wheelbase of this series is 121 inches.

The Model-95 Willys-Knight is mounted on a chassis of 113 inches wheelbase. There are four body models: sedan, coach, two-passenger coupe and four-passenger coupe. Model 95 employs the V-type radiator, combined with the streamline body effect throughout, giving appearance of smartness and speed. Willys-Knight 66-D series consists of a sedan, coach and victoria, of custom-built design. Wheelbase is 121 inches.

Features common to both the Willys-Overland and the Willys-Knight line this year include: free wheeling; double acting shock eliminators, front and rear; bodies insulated against noise and vibrations; engines mounted in rubber; adjustable steering post; slanting windshields; visorless front and safety glass.

"Super Balloon" Tires

THE trend of tire design in recent years has been in the direction of lower air pressures. The introduction of the balloon tire in 1922 marked the first important step in this direction. Since this time research engineers have worked steadily to produce tires of still lower pressures, thereby increasing both the safety and the comfort of the automobile.

Now comes the "super-balloon", a tire which carries only from ten to fifteen pounds pressure, combining riding comfort with greater safety. The illustration on this page shows a light make of car equipped with a set of the low-pressure "Super-Balloon" tires. So billowy are these new tires that they give the impression of being attached to the hub of the wheel instead of the rim. The "super balloon" approximately doubles the cross section size for small cars and increases the air volume four times.

Cobblestones, car tracks, road ruts and similar rough spots of highways are taken with scarcely any jar at all. Mud, sand, soft ground, wet or slippery pavement

are negotiated with an ease and safety not considered possible with conventional type balloons. Skidding hazards are materially reduced since the combination of low pressure and increased riding surface give this new tire greater resistance against skidding. In this respect the tire achieves one of its most important missions.

The super-balloon is an offshoot of the low-pressure tire developed during the past two years to enable airplanes to make safe landings on almost any kind of surface, both with Firestone and the Goodyear companies having contributed in this direction. The tire evolved for use on automobiles, when installed on a light type of car, can be operated with 12 to 15 pounds of air while the present balloon tire requires from 32 to 40 pounds for satisfactory operation. When installed on the average car with ordinary brakes, it can be stopped so suddenly as almost to throw the driver and front seat passenger into the windshield. According to present plans the super-balloon will not be placed on the market until replacement demand is sufficiently large to warrant production.

Chevrolet

NEW streamlined bodies are available in 13 smart models in the 1932 Chevrolet series, with a wheelbase of 109 inches, giving them a longer, speedier and more powerful appearance. Beauty and smartness in exterior and interior fittings give every model a custom built tone.

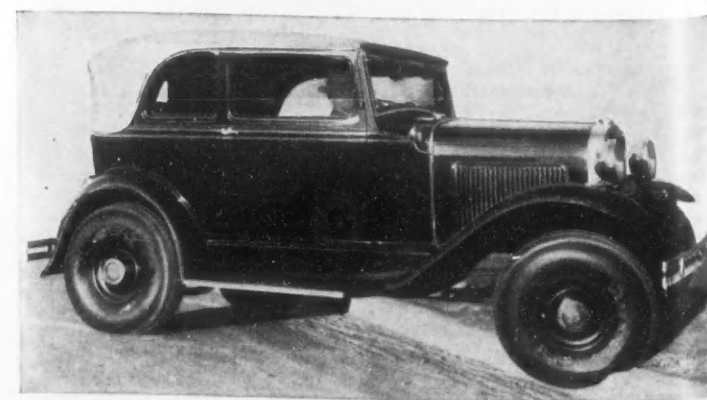
Notwithstanding the finer power plant and other mechanical advancements, the 1932 Chevrolet is still as economical to operate as ever. The 60-horsepower six-cylinder engine is smoother and quieter, with a 20 per cent. increase in power. The quicker acceleration, even at very high speeds, is another noticeable effect of the advancements made in the new power plant.

Simplified free-wheeling in combination with synchro-mesh transmission is another Chevrolet feature. The operation is effected by an over-running clutch engaged at the discretion of the driver by a "push-pull" control button on the instrument panel. The driver may either utilize the full braking power of the engine or use the free-wheeling feature if traffic conditions make it desirable.

Pontiac

THE appearance of the Pontiac this year is changed by the ten-degree angle of the windshield and the unvisor roof. The radiator is deeper and more sharply "V-shaped" and is protected and concealed by a built-in screen grill. The 1932 car has a longer wheelbase of 114 inches, lubricated enclosed springs, and rubber cushioning at 47 points of the chassis; the springs, frame, motor, driveshaft and body all being rubber cushioned. In all, forty improvements have been made.

Choice of six body models is offered in the new Pontiac six chassis—the two and four-door sedan, custom sedan, coupe, sport coupe and convertible coupe. On the custom and sport models, an additional touch of modernism is found in the twin outside horns, finished entirely in chrome-plate and mounted directly through the chrome brackets that support the headlamps.



A light make of car fitted with the new super-balloon tires, having only from ten to fifteen pounds pressure.

ANNOUNCING!

SENSATIONAL
MOTORS
IN THE NEW
1932
WILLYS-OVERLAND
MODELS



THE 100,000 MILE SILVER-STREAK MOTOR

in the New Willys-Overland Sixes and Eights

SILVER-STREAK — Willys-Overland's sensational new power plant for 1932 — has already proved its worth. Over the rough bricks of a famous speedway, averaging over 1,000 miles a day, it demonstrated its speed, stamina and long life. Then 'cross-country over every type of road condition, showing with every mile its ability to stand up under the most gruelling punishment. Silver-Streak Motors placed first and second in the famous Pike's Peak Hill Climb — 16 official AAA speed records—70 to 80 miles an hour. Such is the proven ability of the Silver-Streak as it comes to you today.

The 1932 Willys-Overland Sixes and Eights are now on display. See them—admire their gracefully modern lines and pleasing color harmonies . . . learn their many new features—but best of all drive them and learn for yourself the new performance-peaks that are reached by the sensational Silver-Streak Motors. Prices range from \$555.00 upwards, f.o.b. factory, Toronto.

WILLYS-KNIGHT SIXES with the TWIN-SLEEVE MOTOR

The 1932 Willys Knight Sixes are remarkable for many reasons. First, of course, must come the powerful twin-sleeve, six cylinder motors whose speed, smoothness and acceleration are greater than ever before. In the Knight motor there are no valves to grind or adjust, no carbon to remove, no costly layups for minor motor repairs. The motor actually improves with use!

New exterior and interior beauty mark the Willys-Knights this year. New body designs and color harmonies . . . new upholstery and charming interior fittings bespeak quality far in excess of the remarkably low prices.

Inspect and drive the Willys-Knights—learn their many quality car features—Free-Wheeling, Ride Control on the Great Six, Safety Glass and many others. Prices range from \$1,065 upwards, f.o.b. factory. Willys-Overland Sales Company Limited, Toronto 9, Ontario.

See the Special Display at the

NATIONAL MOTOR SHOW OF CANADA — Automobile Bldg., C. N. E. — March 5th-12th

WILLYS-OVERLAND

Yearly Models Justified

By Demands of Public and Engineering Progress

By R. S. McLAUGHLIN
President, General Motors of Canada, Limited

THE car buyer's idea of what he would like is constantly changing. It is not because of any shortcomings in the cars of recent manufacture, but rather because of the automobile owner's desire for constantly improved performance, that we have the perennial parade of new models. The glistening cars of last Spring, powerful, comfortable, and trouble-free though they were, are now more than a little short of what car buyers would like to have. Similarly the cars of 1932, in my opinion, are only a comparatively short jump ahead of what the car purchaser wants for his dollar, and by this time next year he will want more than the industry is offering today. If the industry were to take a "scientific holiday", it would probably fail next Spring to supply the motor car advancements the public has learned to expect and insist upon.

That is why we believe yearly models are the right thing. They would not be justified if they were merely the old cars "dolled up" to lure buyers. The industry is too big for deception. But as the accumulated result of a year's engineering, testing, and factory saving, it is only right that the new packages should be wrapped up and offered to our customers. By giving buyers what they want, the industry justifies its new models. In 1932, the public is being offered cars which cost the industry \$100,000,000 in re-engineering. That figure indicates what ad-

vancements were made during the year in workshop and laboratory.

Not for a moment should it be thought that a single year's improvements will be enough to standardize cars over any great period. Twenty-eight years ago the engineers were congratulating themselves on having won past "the experimental stage". Motor car companies boasted in their literature of the ultimate degree of power that had been reached. "In most cases", one company stated, "the power of the engine has been increased so that the dismounting of passengers on a steep or sandy hill is no longer a necessity". But the ultimate had not been reached, as we now appreciate. And today the ultimate seems just as far off as it did then. That is why I believe for many years to come the automobile industry can bring out an improved car each year.

Last year was a year of comparative reluctance in buying, but it was a year of activity in engineering research, with results that you see on the cars of today. I have the word of the president of research for our own company that, far from having exhausted their field, the scientists are really just on the verge of important progress.

Let us consider some of the important materials in the make-up of the automobile. Take the case of rubber. The mileage of a tire has increased from 3,000 miles to as high as 20,000 miles, and yet

the rubber engineers do not believe that their work is more than 40% completed.

In the matter of fuel, I am sure the scientists are just beginning to appreciate what can be done. It is said there is enough energy in a gallon of gasoline to take a Chevrolet from Toronto to Montreal. It is the job of scientists to release that energy.

The engineers started with steel of 80,000 pounds elastic limit, then the limit went up to 100,000 pounds, and certain people said that was nearly as high as it could go and have it stand up. Yet, today in the modern ball-bearing pressure is used up to 300,000 pounds a square inch. With certain materials, which are not yet marketable, the enormous pressure of 500,000 pounds per square inch has been successfully resisted.

No wonder the automotive engineering profession does not care to sit back and announce that an ultimate standard has been reached. It seems obvious that change is a fundamental thing about the motor industry. This fact is demonstrated in the cars of 1932, and I feel sure it will be apparent in the models which appear from year to year for decades to come.



R. S. McLAUGHLIN
President, General Motors of Canada, Limited.

—Photo by "Who's Who in Canada".

Canadian-Made Reo

THE Reo display at the Motor Show is specially significant because of the fact that Reo is now a division of Dominion Motors Limited, and that Reo products are now all-Canadian.

In the Reo Royale models on display, traditional Reo quality has been expressed in terms of bold and original beauty. Wind resistance has been measurably reduced. Engine efficiency has been increased because less power is wasted in overcoming atmosphere pressure. The Reo Royale aerodynamic lines cleave the air with a glider-like ease and energy of motor.

Many motorists have referred to Reo's silent-second transmission as one of the most important car developments since the self-starter. With this transmission, gear shifting is amazingly simple and quiet. Second speed is as silent as ordinary high. Getaway is smoother and swifter and the slower engine speed in relation to car speeds add many miles to the life of the engine.

One of the popular Reo models is the distinguished sport vehicle, convertible for open or closed driv-

ing. Folding snugly into a special well, the top, when collapsed, perfectly preserves the car's aerodynamic streamlining. The cover of the hand-buffed leather upholstery harmonizes with the car's exterior finish.

The five-passenger Victoria model 8-35 provides exceptional roominess. The rear deck provides generous storage space and is designed to accommodate a generous trunk.

In the popular-price field Reo offers the new Reo 8-25 in which the ultra modern aerodynamic design of the Reo Royale is applied with equally striking effect. This new model also embodies the new Reo driving control, including free wheeling, silent-second transmission and automatic clutch.

Received Appointment

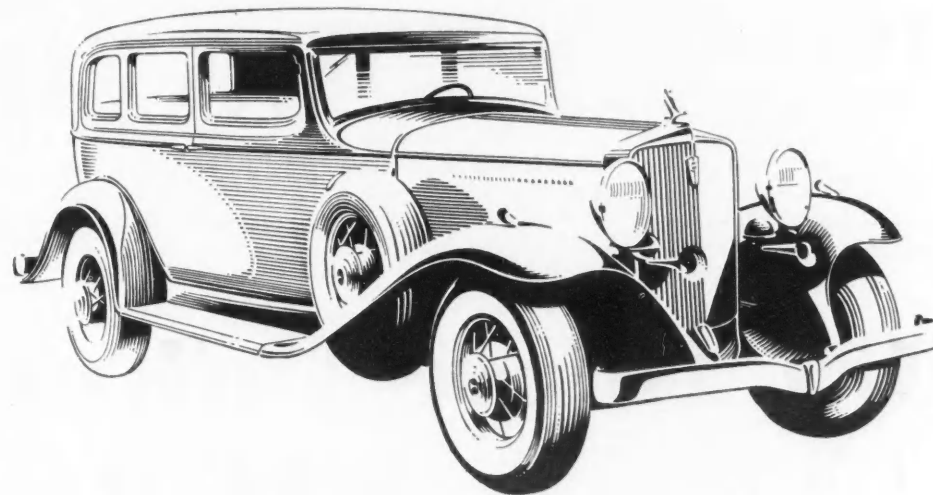
J. M. PRITCHARD has been appointed general sales manager of McColl-Frontenac Oil Company Ltd. He has held the position of vice-president of McColl-Frontenac since its formation with jurisdiction over the Eastern and Maritime Divisions. His new title will be Vice-President and General Sales Manager.

32 startling betterments
... lower prices

make the Triumphant New

STUDEBAKERS

the 4 great "buys"
of 1932



A SINGLE hour in the showroom and behind the wheel will convince you, beyond question, that Studebaker is today providing the most motor car for the money in the four great Studebaker price fields.

The 32 startling betterments of the Triumphant New Studebakers reach down into the very fundamentals of motor car engineering and design. They mean finer travel. They mean your Studebaker will last longer, will go further on a dollar's worth of

maintenance, will be surprisingly easier to handle, and decidedly more comfortable to ride in and to drive.

When you buy a Triumphant New Studebaker, you get more than a 1932 model—you get 1932 value in every sense of the word. Drive a Studebaker and see!

NEW LOW PRICES

PRESIDENT EIGHT	\$2460 to \$2830
122 H. P., 135" wheelbase	
COMMANDER EIGHT	\$1955 to \$2210
101 H. P., 125" wheelbase	
DICTATOR EIGHT	\$1375 to \$1605
85 H. P., 117" wheelbase	
STUDEBAKER SIX	\$1175 to \$1405
80 H. P., 117" wheelbase	

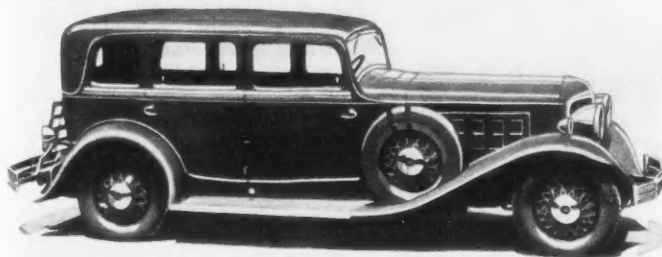
Prices at the factory, Walkerville, Ont.
Bumpers, spare tires and Govt. taxes extra

STUDEBAKER BETTERMENTS

1932 Free Wheeling plus Synchronized Shifting . . . Safety Plate Glass All Around without Extra Charge . . . Automatic Starting . . . Armor-Plated Bodies . . . Automatic Ride Control (in Presidents and Commanders) . . . Full-Cushioned Power . . . Longer Bodies . . . Wider Seats . . . Air-Curve Coachcraft . . . New Convertible Body Styles . . . All Bodies Insulated Against Heat, Cold and Noise . . . Closed Bodies Wired for Radio . . . Improved Brakes . . . New Airplane Type Instruments on Dash . . . Free Wheeling Dial . . . Metal Spring Covers . . . Reflex Tail Light . . . Full Automatic Spark Adjustment . . . Greater Cooling Capacity . . . Finer Body Hardware . . . New Inside Sun Visor . . . No-Glare Sloping Windshield . . . One-Piece Fenders . . . Steel Running Boards . . . Air Cleaner, Carburetor Silencer and Full Power Muffler

The Studebaker Corporation of Canada, Ltd., Walkerville, Ont.

STUDEBAKER... Built in Canada Since 1912



Reo Royale DeLuxe Sedan, Model 8-35.

DODGE

Floating Power
Automatic Clutch—Free Wheeling
Modern Beauty

FLOATING POWER gives the beautiful New Dodge Six and Eight an instant flood of surging power to master the steepest grade or the most difficult road and just as easily contributes silent, breathtaking acceleration for the open road or flash of speed—and all without the slightest vibration.

The Automatic Clutch, co-ordinated with an entirely separate Free-Wheeling unit, gives double Free Wheeling . . . which means that you can forget the clutch pedal forever. You don't even need it to reverse.

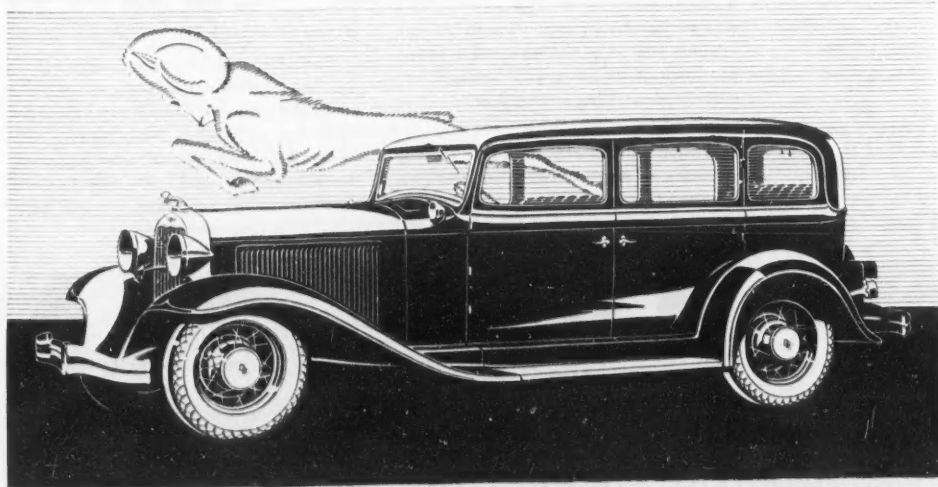
The Silent Gear Selector—which moves so easily; the Weatherproof Hydraulic Brakes of in-

creased size and new cast drums; Mono-Piece Steel Bodies; Bridge-Type Double-Drop Frames; the Silent Second Gear allowing speeds up to 50 miles an hour—these features and many more make the attractive New Dodge Six and Eight achievements in silent, effortless motion and easy, positive control.

"CANADIAN-BUILT FOR CANADIANS"

New Dodge Six, \$1095 to \$1260. New Dodge Eight, \$1545 to \$1640. All prices f. o. b. factory, Windsor, Ontario, including five wire wheels and standard factory equipment (freight and taxes extra). Six demountable wire wheels at slight additional cost. Low delivered prices. Convenient terms.

DODGE DEPENDABILITY



The New Dodge Six Sedan, \$1170, f. o. b. factory

DODGE BROTHERS (CANADA) LIMITED, WINDSOR, ONTARIO

CHRYSLER

challenges with these questions

WHAT IS THERE TO MATCH CHRYSLER'S FLOATING POWER?

All of the finer, more beautiful new Chryslers have Floating Power — an entirely new type of engine suspension—which takes first place among the engineering developments of modern times. Revolutionary in principle—sensational in results.

WHAT TO MATCH CHRYSLER'S AUTOMATIC CLUTCH?
Completely Automatic.
Makes driving supremely simple. Nothing for your left foot to do.

WHAT TO MATCH CHRYSLER'S SILENT GEAR SELECTOR?
Effortless, instant, clashless selection of a higher or lower gear at any car speed—as easily as moving a lead pencil.

WHAT TO MATCH CHRYSLER'S FREE WHEELING?
Chrysler's Free Wheeling is an entirely separate unit at the rear of the transmission.

WHAT TO MATCH CHRYSLER'S HYDRAULIC BRAKES?
They never need lubrication. Always *equalized* because they equalize themselves.

WHAT TO MATCH CHRYSLER'S CENTRIFUGAL BRAKE DRUMS?
A steel drum with cast-iron lining—the drum and the lining *permanently* fused together. Brakes that last longer, remain cooler, retain uniform efficiency.

WHAT TO MATCH CHRYSLER'S ALL-STEEL BODY?
Chrysler steel bodies are of *all-steel* construction, rigidly reinforced and welded into one piece. Sound-insulated.

WHAT TO MATCH CHRYSLER'S DOUBLE-DROP GIRDER-TRUSS FRAME?
A frame of entirely new design. Amazingly rigid construction—a distortion-proof foundation for the body.

WHAT TO MATCH CHRYSLER'S OILITE SQUEAK-PROOF SPRINGS?
Regardless of mud, snow, ice or dirt, these springs will not squeak. Springs that never need lubrication. Standard on all three new Chrysler Eights.

WHAT TO MATCH CHRYSLER'S SPEED AND PICK-UP?
You may never care to drive 75—85—90 miles an hour, but the great power that makes these speeds possible makes Chrysler performance the most enjoyable under the sun.

WHAT TO MATCH CHRYSLER'S EFFORTLESS STEERING?
Women especially enjoy Chrysler steering. It not only makes driving easier, but it is so much easier to park.

NEW CHRYSLER SIX
Six Body Models . . . \$1195 to \$1295
(Automatic Clutch on all Sixes at slight extra cost).

NEW CHRYSLER EIGHT
Three Body Models . . . \$2025 to \$2075

NEW CHRYSLER IMPERIAL EIGHT
Two Body Models . . . \$2695 to \$2725

NEW CHRYSLER IMPERIAL CUSTOM EIGHT
Six Body Models (Prices furnished on specifications required)

All prices f. o. b. factory, Windsor, Ontario, including standard factory equipment (freight and taxes extra).

CHRYSLER CORPORATION OF CANADA, LIMITED
WINDSOR, ONTARIO

100 Horse Power STRAIGHT EIGHT \$1570 127-inch Wheelbase

The greatest Straight Eight VALUE on the market. Auburn Eights are even better—strengthened—refined—and many important improvements added. Twist-proof X-frame. L.G.S. Free Wheeling, with lock-out lever. Silent-Constant Mesh Transmission. Improved steering mechanism that eliminates road shocks. Adjustable hydraulic shock absorbers. More enduring body construction. Bodies fully insulated.

160 Horse Power TWELVE \$2680 392 Cubic Inch Piston Displacement Valves Horizontal and Opposed 135" Wheelbase

It accelerates faster—runs faster and smoother—and climbs hills faster and easier—than any other production car in America. Let us prove it, with you at the wheel. Despite its great power and size, this Twelve will run considerably more miles per gallon than many Sixes and Eights of far less Horse Power. Let us prove by comparison how much greater value this Twelve offers than any other—and for far less cost.

COMPLETE SHOWING OF AUBURN TWELVES AND STRAIGHT EIGHTS AT NATIONAL MOTOR SHOW, TORONTO, MARCH 5th TO 12th.

Straight "8" and "12" Custom Models include:

Dual Ratio

Dual-Ratio enables Auburn cars to out-perform all other cars. It makes possible an economy of operation — a smoothness — and a totally new performance, both in kind and degree.



AUBURN

POWERED BY LYCOMING



Standard Models 8-100: Business Coupe \$1570; 5-passenger 2-door Brougham \$1655; 4-door Full Sedan \$1745; Convertible Cabriolet \$1850; Convertible Phaeton Sedan \$2010; Speedster \$2010; 7-Passenger Sedan \$2105; Custom Models 8-100A: Business Coupe \$1975; 5-Passenger 2-door Brougham \$2065; 4-door Full Sedan \$2165; Convertible Cabriolet \$2255; Convertible Phaeton Sedan \$2690; Speedster \$2690; 7-Passenger Sedan \$2770. Standard Models 12-160: Business Coupe \$2680; 5-passenger 2-door Brougham \$2780; 4-door Full Sedan \$2880; Convertible Cabriolet \$2975; Convertible Phaeton Sedan \$3175; Speedster \$3175. Custom Models 12-160A: Business Coupe \$3175; 5-passenger 2-door Brougham \$3275; 4-door Full Sedan \$3575; Convertible Cabriolet \$3475; Convertible Phaeton Sedan \$3825; Speedster \$3825. Canadian List Prices. Freight to be added.

AUBURN AUTOMOBILE COMPANY, AUBURN, INDIANA,
Division of Cord Corporation

O'DONNELL-MACKIE LIMITED
577 YONGE ST. TORONTO

The New De Soto

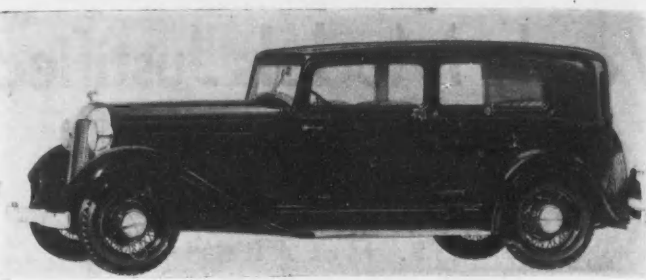
THE 1932 De Soto is distinctive in its price class with its rounded racing car radiator and the sweeping lines of its European custom type hood and deep, overhanging fenders. Nine body models, five standard and four custom types, comprise the new line. The standard models are two-door sedan, four-door sedan, roadster, coupe and rumble seat coupe. The custom line includes five-passenger sedan, roadster, convertible coupe and convertible sedan.

Strikingly individual in appearance and presenting advanced features of operation and construction, it is the finest De Soto ever built. All models are available in a wide range of colors and all are smartly tailored in the most advanced style. Special attention has been paid to the niceties of detail in the finish of the upholstery, the selection of hardware and other items of particular interest to the discriminating feminine motorist.

The principal engineering features of the 1932 De Soto Six are: Floating power, automatic clutch with silent gear selector; free wheeling; constant mesh transmission, and weather proof hydraulic brakes with the new centrifuge brake drums. The engine develops 75 horsepower, and is capable of speeds upwards of 70 miles an hour. The floating power method of mounting the power plant is used.

Auburn

AUGMENTING its 1932 series of straight eight automobiles Auburn announces a new 160-horsepower, 12-cylinder line of cars with engine developed by Lycoming especially for these models and embodying dual ratio, 133-inch wheelbase, L. G. S. free wheeling, silent and constant mesh gears, selective ride control shock absorbers,



New De Soto Standard Two-door Sedan.

ers, Startix ignition, and many other features.

In this 12-cylinder car, through the use of the dual ratio, the driver has an instant selection of two complete sets of gear ratios, merely by turning a control on the dash of the car. When hilly or mountainous country, sand, or adverse road conditions are encountered the driver brings into play greater power for the rear wheels by turning the dash control, and again on flat or level stretches of road, he increases the speed of the rear wheels, and hence the speed of his car, without increasing the speed of the engine. Dual ratio comes from a specially designed axle that gives the motorist selective power.

A new and refined series of straight eight models, dual ratio equipped, has also been announced by Auburn. A major feature of the new series is the combination of L. G. S. free wheeling and silent-constant mesh transmission as standard equipment on all models. Remote control adjustable shock absorbers are standard equipment on all custom eight models, allowing the driver to adjust the riding quality of the car by merely turning a control on the dash at the left of the steering column.

In general outward appearance the 8-100 series follows closely the lines of the 8-98 series of 1931. The car is mounted on a 127-inch wheelbase (136-inch wheelbase for seven passenger models) and the

sweeping body and hood lines accentuate the length and roominess of these cars. A wide variety of new color combinations are available.

Seven models are available in both the standard and custom lines, including five and seven-passenger sedans; two-door five-passenger brougham; two-passenger business man's coupe; five-passenger convertible phaeton sedan; two-passenger cabriolet with rumble seat, and a two-passenger speedster.

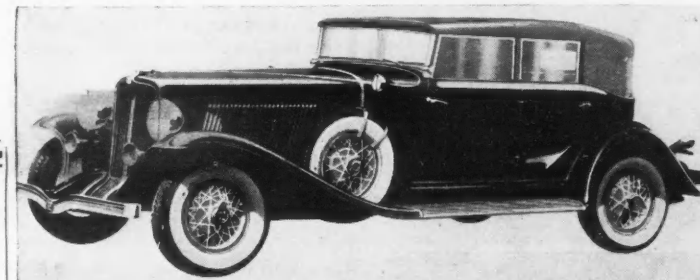
Chrysler

FOUR complete new lines of cars, with 20 body models, are offered for 1932 by the Chrysler Corporation. They are the Six with an 82 horsepower engine, 116-inch wheelbase and six body models; the Eight with 100 horsepower, 125-inch wheelbase and five bodies; the Imperial eight with 125 horsepower, 135-inch wheelbase, and three bodies; and the Imperial Customs eight with the same engine, 146-inch wheelbase and six body models.

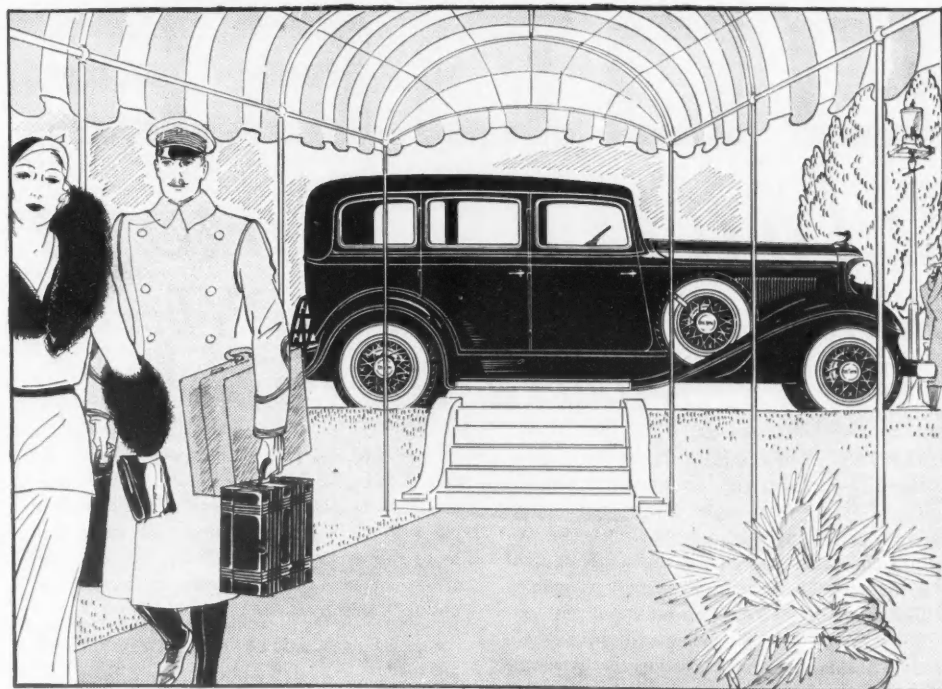
Seven engineering features are making their first appearance on the new Chrysler cars this year. Foremost is the basically new principle of vibrationless engine mounting — floating power — a Chrysler discovery and development which is patented and fully protected.

Floating power first stirred the industry last summer with its revolutionary principle of mounting an engine in rubber at only two points, in this manner successfully absorbing the vibrations of a four-cylinder engine. So successful did this prove that its principle has this year been applied by Chrysler engineers to both six and eight cylinder cars, with splendid results.

Of second importance to floating power is the new automatic clutch with which all Chrysler models are equipped.



Auburn, Model 12-160, Convertible Phaeton Sedan.



New De Soto Six Sedan, \$1055, f. o. b. factory (Special equipment extra).

SMARTER IN APPEARANCE— MORE BRILLIANT IN PERFORMANCE

YOUR ADMIRATION for the new De Soto will be immediate and without reserve —when you view the altogether different lines of its design, its escape into a new and startling conception of motor car beauty.

You will feel a new delight in driving —a sense of unusual relief from fatigue. Floating Power keeps all motor vibration out of the body, away from the driver and

passenger. The Automatic Clutch completely eliminates the use of the clutch.

And then the 75-horsepower engine, the Easy-Shift Transmission, the Weatherproof Hydraulic Brakes, the Double-Drop X-type Girder-Truss Frame, the Silent Gear Selector and the All-Steel Body all help to make the new De Soto Six smarter in appearance — more brilliant in performance.

DE SOTO SIX

NEW PRICES. Business Coupe . . . \$975; Two-door Sedan . . . \$975; Coupe (with rumble seat) . . . \$1025; 4-door Sedan . . . \$1055; Roadster (with rumble seat) . . . \$1065; Custom 4-door Sedan . . . \$1145. All prices f. o. b. factory, Windsor, Ontario, including five wire wheels and standard factory equipment (freight and taxes extra).

DE SOTO MOTOR CORPORATION OF CANADA, LIMITED
Division of Chrysler Corporation of Canada, Limited, Windsor, Ontario

Motor Industry Sound

Look for Million Car Increase
in Next Ten Years

By J. L. STEWART

General Manager, Canadian Automobile Chamber of Commerce, Toronto

THE automotive industry invariably has advanced, disregarding for the moment fluctuations such as are inevitable in periods of generally unfavorable business. Figures for 1931 are not yet available, but 1930 saw the industry contributing directly no less than \$125,000,000 to the sum total of Canadian trade. Indirectly, through the petroleum and rubber industries, and the supply of parts and labor in the maintenance of automobiles sold in previous years, the automobile industry is responsible for a further substantial proportion of business activity.

We are all too prone to measure progress over brief, rather than long periods. The difficulties that business in general has experienced since 1921 tend to obscure the fact that this country and most of the industries in it are today in much sounder positions than they were, say, in 1925, when we were climbing out of the primary post-war depression. The automotive industry certainly is in a sound position and through it the country in the future, as in the past, is destined to benefit greatly.

It is noteworthy that the industry has come through the last two years without any casualties. That is a tribute to management and clear evidence, if any were needed, that the industry has been thoroughly integrated into the essential industrial and commercial life of the nation.

Everywhere we see signs of expansion and evidence of confident realization of the possibilities of this Dominion and of its industries. In the past Canada has imported a considerable number of completed automobiles, and so diverse are the tastes of the people who buy automobiles that it is likely the imports will continue in substantial volume as the country grows. But as we have seen new factories established in the last year, giving employment to many at a time when employment was urgently needed, so will we see in the future continued growth of domestic manufacturing.

It is not so many years ago that the number of motor vehicles per capita was in the neighborhood of 20; today there is approximately one car for every eight persons. Undoubtedly, the number of cars per capita will increase; perhaps more rapidly in the future than in the past. In the last decade our population grew by something like 18 per cent; a 20 per cent. growth in the present decade will add two million people by the beginning of 1942. In my opinion it is not unreasonable to expect that by that time there will be one automobile for every five persons in the country, or a total of 2,400,000. This will add, say, 1,200,000 to the number of vehicles now in use. Such an addition to the annual replacement demand—which becomes increasingly important as the total number in use grows—will mean a great extension to the industry, and an enormous enhancement of prosperity for all of our people.

Hupmobile

HUPMOBILE enters the 1932 season with two six-cylinder cars and five eights, all radical new in design, striking in appearance and with many mechanical innovations.

In appearance these new six and eight-cylinder cars are outstanding, and are entirely divorced from conventional design and construction. They are fundamentally new, and were planned and designed without reference to existing body standards. The conventional roundness and sloping radiator shell has been replaced by a perpendicular radiator. The hood is long with the radiator filler cap placed under the left side.

The sloping front corner posts and the rear hood lines are appearance factors which are enhanced by the wide doors. Neither front nor rear fenders make contact with the running board, being attached to the running boards by bolts which pass through heavy rubber insulating blocks.

Included in the new eight cylinder series 222 and 226, is an entirely new sport body model—the cabriolet roadster. In this model the top collapses to disappear within a specially constructed compartment at the back of the seat. Windows may be raised regardless of top position, while the windshield folds flat to the hood. There is room for two additional passengers in the rumble seat.

Studebaker

INCREASED wheelbases, increased body dimensions, new "air-curve" body design, improved free-wheeling plus synchro-shifting, cushioned power and efficient silencing of engine, chassis and body, and new Empire colors form the nucleus of the improvements characterizing Studebaker's new line of 1932 motor cars.

Twenty-two smart new models are offered on four wheelbases—the President Eight, the Commander Eight, the Dictator Eight, and the Studebaker Six. Among these are eight convertible models—a sedan and a roadster on each wheelbase. The St. Regis Brougham, the newest body type, is available on each of the four chassis as is also a five passenger sedan and a coupe. A seven passenger sedan and a seven passenger limousine are to be had on the President chassis. There is a State or Regal model with extra equipment for each body type on all wheelbases.

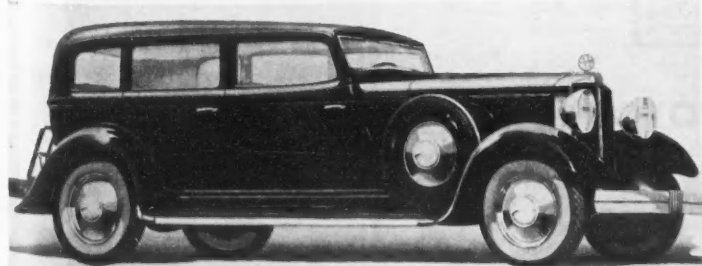
Wheelbases in the Dictator Eight and Studebaker Six have been in-



J. L. STEWART
General Manager, Canadian Automobile Chamber of Commerce, and manager of the National Motor Show of Canada.

creased to 117 inches each, and in the Commander Eight to 125 inches. The President's wheelbase is 135 inches. Horsepower in the Studebaker Six has been increased to 80, the President has 122 horsepower, the Commander 101 horsepower, and the Dictator 81 horsepower.

While in no way radical, the new "Aircurve" design follows the aerodynamic principles of the raindrop, and is accentuated in the new models by the long, graceful and blended flow of moulding treatment, inclined windshields and windshield pillars and sloping front doors. The peak panel is visorless, permitting unobstructed airflow over the roof.

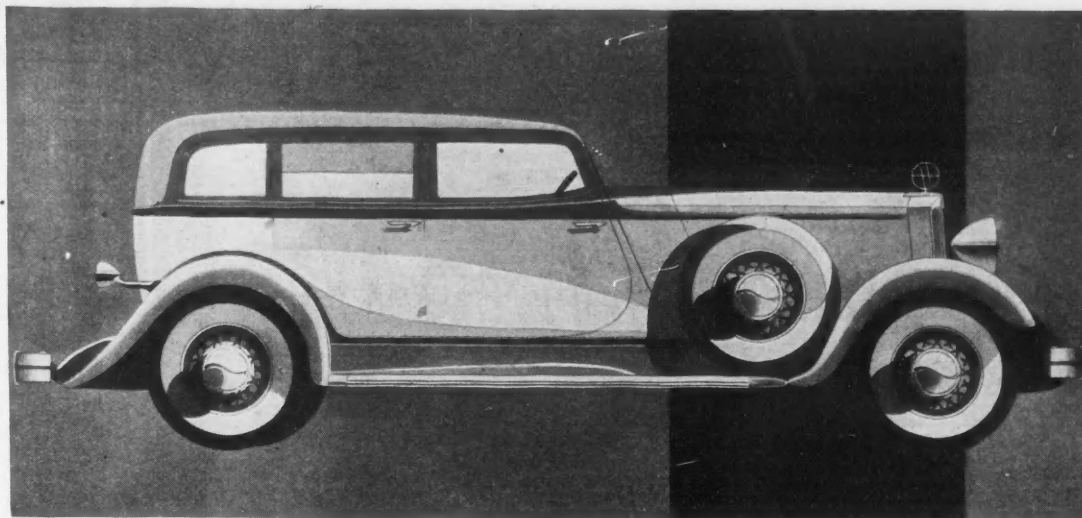


The New Series Hupmobile "8" Sedan.

A NEW CAR

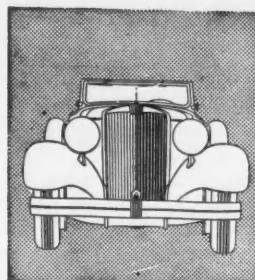


FOR A NEW AGE



THE NEW HUPMOBILES

1932 speaking! Shrewd, critical, money-wise 1932 is voicing its demands. Stating the motor car requirements of this new value-seeking age: "Smash the old barriers between the modest purse and the beauty and behavior of the finest custom cars! We want more power, more speed, more comfort, luxury, and safety! We want the kind of medium-priced car we have never seen before!" Hupmobile answers... with a New Car for a New Age.



Extreme lowness. Streamlined running boards. Snug fenders. V-type radiator. Longer wheelbase. Extra-wide doors. Wide, comfortable seats. Automatically controlled shock-absorbers. Fully-insulated bodies. Airplane type instruments. Increased power and speed. *Genuine* Free-Wheeling. Synchro-Silent transmission. Controlled oil temperature. Startix, non-stallable self-starter (at slight extra cost). And 85 more outstanding features in the new "Hundred Feature" Hupmobile.

O'DONNELL-MACKIE LIMITED
577 YONGE ST. TORONTO

SAFE DRIVING will save money

A new plan of Automobile Insurance, sponsored by two Canadian companies, provides reduced premium rates based on the individual merit of drivers.

- 10%** REDUCTION for two years driving without accident.
- 15%** REDUCTION for three years driving without accident.
- 20%** REDUCTION for four years driving without accident.

Discount applicable to Public Liability, Property Damage and Collision Premiums.

Human Life Is In Your Hands

Our merit rating policy is offered with a sincere desire to encourage careful driving and to foster a keen regard for life and property. Remember, it's the man at the wheel that counts—in his hands lies the safety of children, pedestrians and passengers.

The need for safety is imperative. Life and property are being sacrificed unnecessarily by careless and thoughtless drivers. Do your part. Help in the crusade for saner and safer driving. Talk, think and practise safety.

The SAFE DRIVER Comes Into His Own

Our merit rating policy rewards every safe and sane driver for his care, courtesy and common sense. He is no longer classed with reckless motorists. Instead, his premium rates are adjusted in accordance with his personal record of careful driving.

Under the New Financial Responsibility Law, no matter how careful you may be, you need the complete protection of our Automobile Policy.



CANADIAN GENERAL
INSURANCE COMPANY

208 Federal Building, Toronto - 615 Insurance Exchange, Montreal

"It's the man at the wheel
that counts"

If you can qualify for this policy, see our agent in your city, or write us for name of nearest agent.



TORONTO GENERAL
INSURANCE COMPANY

CARE

1. Watch children—Slow down!—Sound horn!
2. Look out for pedestrians near street cars.
3. Read and observe all warning signs, especially at railway crossings.
4. Do not stop or park on highway, especially on curves or near the crest of hill.
5. Keep your car in good mechanical condition, especially brakes, steering, tires, lights and horn. Repair immediately even slight defects. Have your car inspected at least twice a year.

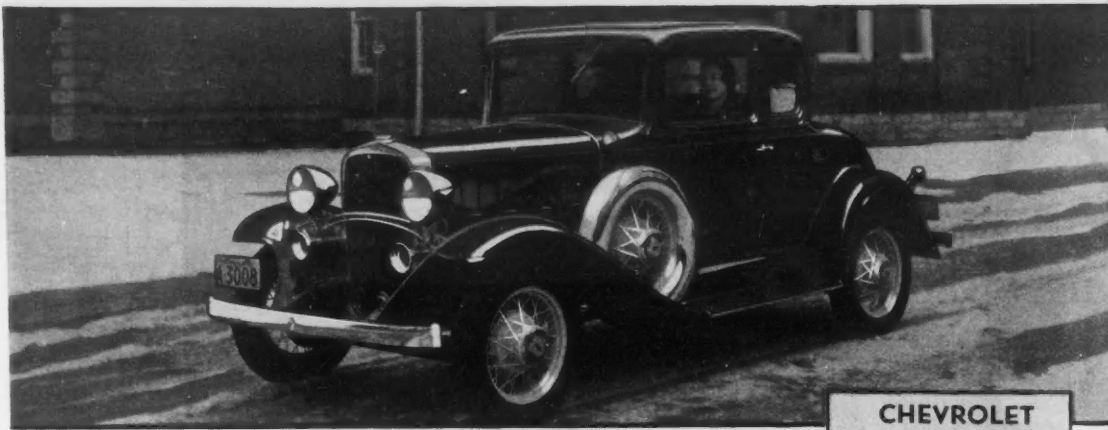
COURTESY

1. Do not dawdle along middle of road. Give all faster moving traffic right of way.
2. Do not speed up when overtaken by faster moving traffic.
3. Do not cut in closely ahead of the car you have just passed.
4. Be considerate of all others on the highways. Don't be mean or obstinate.
5. Be considerate of your passengers. In the event of a crash, they invariably receive more serious injuries than the driver.

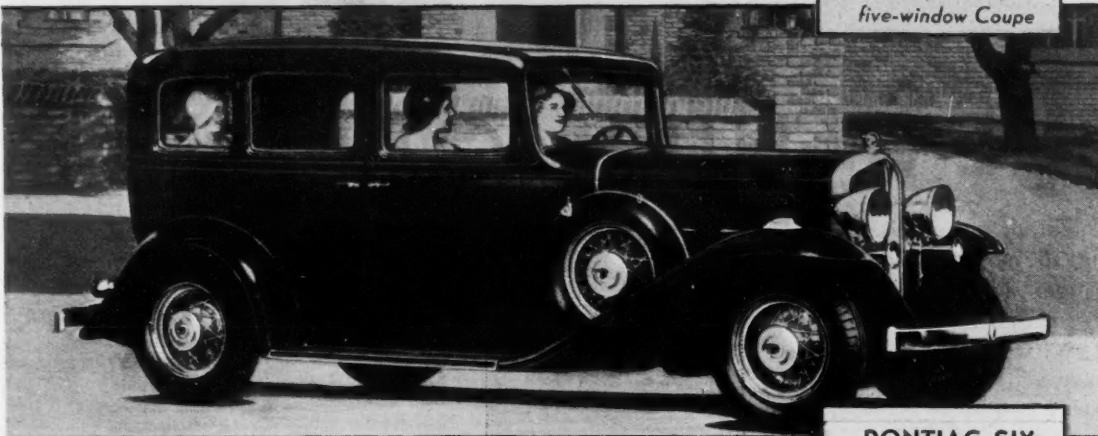
COMMON SENSE

1. Drive at speeds in keeping with safety of others and with your experience as a driver—never fast in crowded traffic or on curves or bad roads.
2. Keep on the right side of the road except when passing.
3. Never pass on blind curves or when nearing crest of hill. Always be sure there is ample time and space.
4. Obey all traffic signals; stop at through streets and highways; go through all intersections slowly and only when way is clear.
5. Give clear signals before turning or stopping in traffic.

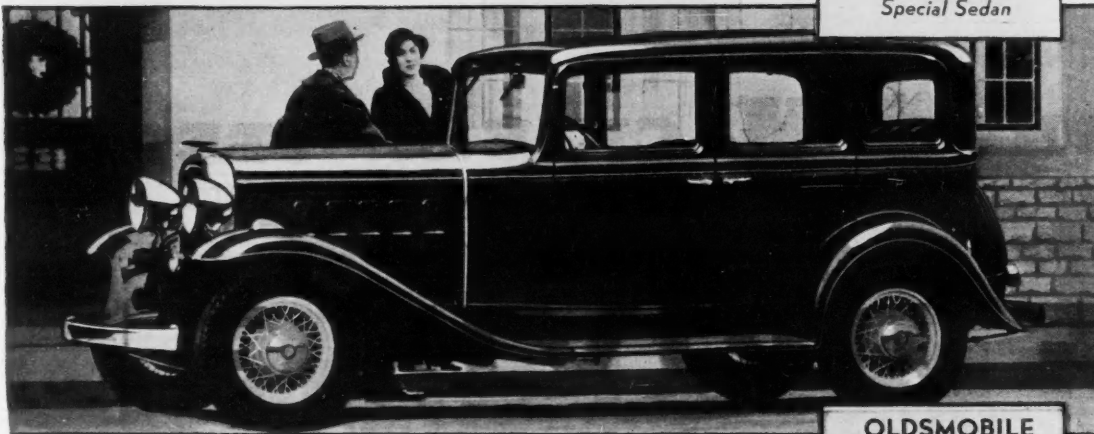
SETTING PERFORMANCE STANDARDS FOR 1932!



CHEVROLET
Special
five-window Coupe



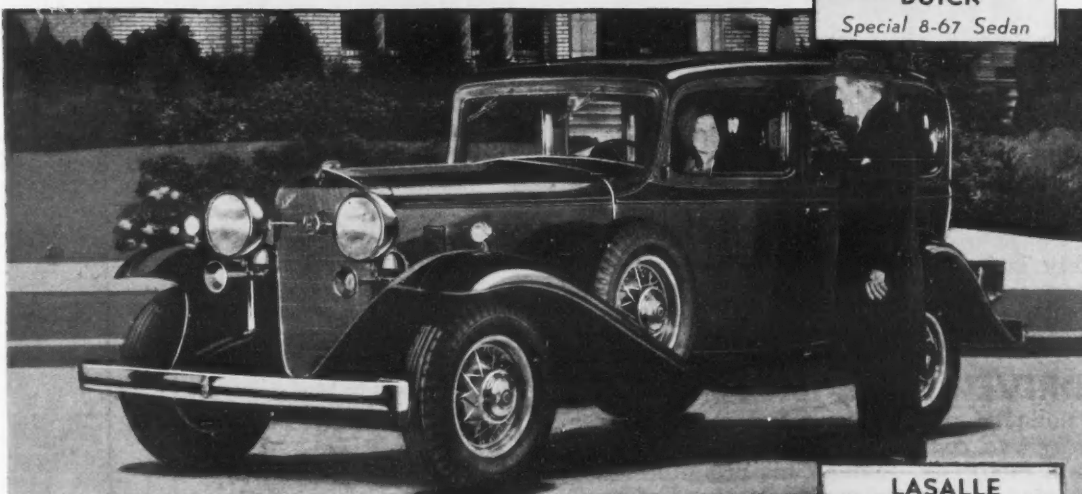
PONTIAC SIX
Special Sedan



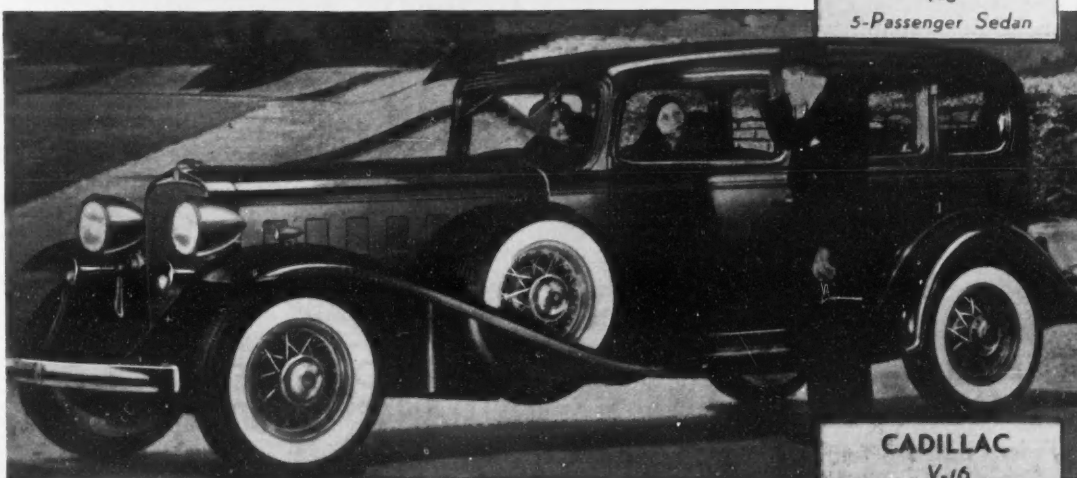
OLDSMOBILE
8-cylinder
Standard Sedan



**McLAUGHLIN
BUICK**
Special 8-67 Sedan



LASALLE
V-8
5-Passenger Sedan



CADILLAC
V-16
Sedan

You may expect a new thrill in driving or riding in one of these six fine 1932 General Motors cars. So many entirely new features have been added that 1932 motoring is definitely different.

Just for instance, on all these cars—even the low-priced Chevrolet—Syncro-Mesh enables you to shift gears with a feather touch, and for that matter with as little noise as a falling feather. Indeed, for second and third you need not even use the clutch, since you can avail yourself of Free Wheeling at will.

Then you'll find improved brakes, steering gears, as well as such aids to comfort as finger-tip adjustability of the driver's seat and inside adjustable visors to deflect the sun's glare either from front or side.

And don't let us forget to mention the beauty and style of the Fisher Bodies! Here are cars of which millionaires can be proud, yet which are priced to fit every purse.

Quite naturally, in the higher price brackets, you'll find even other improvements—such extraordinary provision for your comfort as Ride Regulator and Wizard Control.

Among these many models you'll find the car to suit your needs and circumstances. As General Motors' combined production has made possible these very low prices, so also have the resources and facilities of this great Canadian organization added the convenience of GMAC low rate time payments.

We can't tell you everything about these cars here, and we can't describe all the pleasure you'll get from driving them. But there is a dealer near you—one of the thousands all over Canada—who'll be glad to bring a car to your home for you to try. Look in the classified section of your telephone book under "General Motors Cars" and give him a call today.

CHEVROLET SIX

The world's largest-selling automobile, with new ultra-modern bodies by Fisher—Silent Syncro-Mesh gear-shifting—Simplified free wheeling—20% more powerful six-cylinder motor—Down-draft carburetor—And minimum operating cost.

PONTIAC SIX

High compression motor gives more power with ordinary gasolines. Syncro-Mesh transmission with silent second and free wheeling. Ride Control to adjust shock absorbers from the dash. Larger Fisher Bodies. 47 points of rubber cushioning in the chassis.

OLDSMOBILE

A finer, faster 74-horsepower Six and a brand new 87-horsepower Straight Eight—Silent Second Gear—Syncro-Mesh transmission with free wheeling—Roomier, sound-proofed Bodies by Fisher—Engine decarbonizer—Ride Regulator with Double Action hydraulic shock absorbers—Full Automatic choke—and oil temperature regulator.

McLAUGHLIN-BUICK EIGHT

The greatest McLaughlin-Buick ever produced—introducing Wizard Control and Ride Regulator. 100 other improvements. For over 24 years Canada's standard car, McLaughlin-Buick sells three times as many Eights as the next car in its price class.

LASALLE EIGHT

The LaSalle, companion car to Cadillac, is made with the same high regard for excellence in every detail. It has the triple silent syncro-mesh transmission, Ride Regulator, Controlled free wheeling and the exclusive non-flex frame, and increased power.

CADILLAC

For 1932, Cadillac, Standard of the World, presents three completely new lines of distinguished motor cars. The Cadillac V-8, Cadillac V-12 and Cadillac V-16, all with Triple silent syncro-mesh transmission; Full range ride regulator; exclusive Cadillac non-flex frames; increased power and increased gasoline economy.



**GENERAL MOTORS CARS
HAVE OUTSTANDING VALUE**

All Prices at Factory, Oshawa—Taxes Extra.



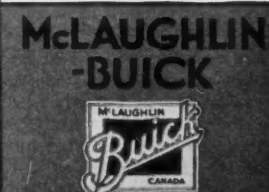
CHEVROLET
Standard Roadster \$635
Standard 3-window Coupe 745
Spec. Conv. Coupe 670
Standard Coach 740
Standard Sedan 695
Special Sedan 750
(and seven other models)



PONTIAC
Standard Coach \$960
Special Coach 1020
Standard Coupe 950
Special Coupe 1070
Spec. Conv. Coupe 1115
Standard Sedan 1060
Special Sedan 1160



OLDSMOBILE
SIX
Six body styles ranging from \$1210 to \$1390
EIGHT
Six body styles ranging from \$1350 to \$1530



McLAUGHLIN-BUICK
Series 50—114 1/2" wheelbase
8 models from \$1125
Series 60—116" wheelbase
8 models from \$1225
Series 80—126" wheelbase
4 models from \$2085
Series 90—134" wheelbase
11 models from \$2625



LA SALLE
130-inch WHEELBASE
2 pass. Coupe
3 pass. Sedan
3 pass. Town Coupe
2 pass. Conv. Coupe
136-inch WHEELBASE
3 pass. Town Sedan
7 pass. Imperial Sedan
7 pass. Imperial
ranging in price from \$3700 to \$4200



CADILLAC
V-8
Twelve 8-cylinder models from \$4300 to \$4900
V-12
Eleven 12-cylinder models from \$5300 to \$7200
V-16
Unlimited choice of body styles in 16-cylinder models \$9000 and upward